

# Is Being Self-Insured or Poor an Act of Aggression?

This question was asked at r/AskLibertarians, “Should something such as car insurance be required to protect an individuals property?” and my answer ensued the following conversation about the lack of insurance equating to an act of aggression. Enjoy!

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**Skylar:** My insurance actually covers other drivers who are not themselves insured. Problem solved.

**CatOfGrey:** Other’s choices require you to pay increased auto insurance costs. Your property rights are being violated, and you deserve compensation.

**Skylar:** They aren’t, but thanks for caring. Only because my risk mitigation is my business, no one else’s.

**CatOfGrey:** “Don’t forget to spend the extra money so your property rights don’t get violated”. “It’s OK for someone to accidentally cause damage that they can’t be held responsible for.” I encourage you to think deeper, and outside your own life, about this.

**Skylar:** lol, okay “father”.

**LongConvexity1:** You literally explained how you pay for extra insurance for uninsured drivers. You are paying extra because they choose to put you at risk. That’s aggression.

**Skylar:** I’m choosing to pay it. I don’t have to pay it. Nobody is aggressing against anybody. You’re bastardizing the concept of aggression in the same way that people say things like “silence is violence” and “words are violence”.

What you say is analogous to a business competitor leaving a market and the other businesses raising prices. Paying higher prices is now being the victim of aggression? Bullshit.

**LongConvexity1:** When you choose to drive uninsured, you are putting others at serious risk of physical and financial harm with zero means to make good on that liability. Sure, you also get to choose whether you insure against that. But ultimately the uninsured driver is imposing a cost on everyone else that they cannot compensate for; a cost you never consented to. You are paying for a risk they take, whether you like it or not; that is aggression plain and simple. This goes back to the braindead libertarian misunderstanding of hazard and probabilistic harm; lots of

things expose others to a probability of loss rather than a certainty, and those are still often aggression.

Requiring people to be capable of bearing liability that they expose others is good and normal and libertarian.

**Skyler:**

*a cost you never consented to*

But I did, and my insurance contract proves it.

I don't have to insure against it. That's my choice. If I refuse to and I'm never hit by an uninsured driver, there's never any aggression, negligent or otherwise.

A risk that somebody somewhere might possibly in some future space negligently or otherwise hurt me or my property is not itself aggression, it's just risk of aggression. And we either self-insure against the risk or we contract and pool our risk with others.

No aggression until action.

What you're arguing is that people who don't build up wealth for themselves in order to pay liability costs for injuring other people are committing acts of aggression. So in other words, being poor is an act of aggression. Again, total bullshit.

**LongConvexity1:** Clearly there is some probability/magnitude of harm when an action becomes aggression! If I walk up to you, load one round in a revolver, spin it, and then pull the trigger at your head, is it only a crime if I land on the bullet? Of course not! Now, there is a difference if I actually kill you, but I'd be putting you at excessive risk of harm for no good reason. Likewise, when I expose others to the probability of substantial harm with no possible recourse (uninsured driving), that's wrong and worth outlawing. That's where we should require you to stop driving (stop exposing others to risk), or be able to pay restitution (being insured).

I'm not saying lack of wealth is aggression. I'm saying that people who put others at very real risk while not insured are committing aggression. Insurance is beautiful bc you don't have to build wealth to have it. There is risk in the world and most people won't be able to self insure all those risks, which is why pooling risk through insurance is so important. When you skip the pool though, you get the benefits without paying the costs (you impose those costs on the insured).

**Skyler:**

*I'm saying that people who put others at very real risk while not insured are committing aggression.*

This is probably the crux of our disagreement. Driving drunk is putting others at "very real risk". Driving like an unconcerned maniac is putting others at "very real risk". Driving poor is not.

**LongConvexity1:** Driving poor is not wrong! Driving uninsured is wrong, you are sidestepping this. Plenty of poor are insured and drive. If you are too poor to be insured, you shouldn't drive. I'd love if there were better substitutes for those in the US as our transit system is garbage, but uninsured people shouldn't drive period.

**Skyler:** Then your argument is that poor people shouldn't drive or do anything that has any level of risk of property damage to other people that they don't have the wealth to cover. That's absurd, and we have things like insurance to mitigate these risks.

And in a free society there might be other mechanisms for poor people to meet their property damage judgments with, such as with their labor.

**LongConvexity1:** It doesn't have to do about wealth, it's about insuring for the risks you impose on others. If you can't afford that, you can't drive. Most poor people can still afford it as uninsured driving rates are pretty low.

Ah, rather than requiring people make good on their liability, we should implement indentured servitude. Very logical.

**Skyler:** Why don't we split the difference. In a free society every square inch is privately owned and owners allow people with or without insurance to use their property. If they don't want to assume the risks themselves then they'll require that people who enter their property are insured, and those who aren't are just simply not allowed. This covers everything including roads.

Since we aren't in a free society then the people who are truly creating these externalities, are the road owners, the government, who should be assuming these risks but instead are coercively passing it on to taxpayers. Tack it up with every other form of aggression they commit against peaceful and innocent people.

**LongConvexity1:** No splitting the difference. You should pay for the risk you expose others to; requiring insurance solves the externality entirely. This is simple if you get over your braindead ancap take that "govt always is coercive". The same shit would be required on private roads as well, but for some reason when the govt owns the roads it can't enforce prudent standards lol.

**Skyler:**

*You should pay for the risk you expose others to*

Only after it becomes actual aggression or threat of aggression, not before.

*when the govt owns the roads*

Because it only does so illicitly. Government is a criminal organization, and begging Big Daddy Government to protect you from risk isn't a "prudent standard". It's wrong.

**LongConvexity1:** Again, if I play Russian roulette with you against your will, that is a crime whether or not the gun goes off. Probability of harm is harm.

The govt owns the roads and should operate them like any prudent owner would. Part of that is requiring insurance for drivers. You're just mad that the govt owns it so you're applying a different standard. Don't really care about your feelings here.

**Skyler:**

*The govt owns the roads and should operate them like any prudent owner would.*

They own the roads like a car thief owns your car. They don't. All they *should* do is give the roads back to the people they stole them from.

**LongConvexity1:** It doesn't matter how they own the roads. Even if they gave the roads to private owners, they would require insurance. The govt should do the same since it owns the roads.

You know you've got a sound argument when you constantly have to pivot away from it, christ...

**Skyler:** That is the same mistaken argument that Hans Hoppe makes about borders and immigration: <https://everything-voluntary.com/destruction-libertarian-ideology>

I haven't pivoted away from anything. You keep making the nonsensical argument that a risk of harm is akin to an act of aggression, it's not.

**LongConvexity1:** So I can play russian roulette with you, against your will, as long

as I don't actually land on the bullet right? It's ok for me to impose that risk on you (as long as it doesn't actually happen I'm perfectly within my rights)?

**Skyler:** Driving a vehicle peacefully is not playing Russian roulette. It's an absurd comparison. Driving drunk, however, is much closer.

**LongConvexity1:** But all I'm doing is exposing you to the probability of harm! That's totally ok. We only care about harm, not the probability of harm. You should be fine with this, according to your argument.

**Skyler:** Perhaps your issue is equivocating the term harm. It's better to use aggression if we're talking about libertarian ethics. Stealing my girlfriend "harms" me, competing away my customers "harms" me. So what?

The Russian roulette is 1 out of 6 a shot in the head, killing you, whereas peacefully driving has nowhere near those odds or that level of *risk* of "harm". It's an absurd analogy.

And it in no way justifies the criminal organization known as the state to coercively require people to purchase Auto Insurance.

**LongConvexity1:** Ok ok, so you've changed your position. The risk of harm does play a role! RR is extremely risky and has well defined consequences/probabilities. Driving is also risky, but less so! Remember, you said that me spinning the barrel is only aggression "only after it becomes actual aggression or threat of aggression, not before." The point is that at a certain risk and magnitude of harm, even exposing you to a probability is aggression.

The difference between sober driving and sober uninsured driving is that (1) car accidents are fairly regular occurrences whether you cause them or no, and (2) car accidents where one party is uninsured (or god forbid both parties) are incredibly costly. While the probability of a car crash happening are likely the same, the magnitude of losses are much bigger since one/both parties has no means to compensate their own/other's damages.

So, since the criminal organization owns the roads, they ought to run them as any prudent owner would. That includes insurance requirements. We could have them privately owned with private cops fining you for driving uninsured as well. Again, we should be consistent in best practices whoever owns the road.

**Skyler:**

*Ok ok, so you've changed your position.*

I haven't. Driving without insurance is not an act of aggression or threat of aggression. Driving drunk or recklessly is. Risk is just risk, and occurs everywhere, and the poorest are least able to insure every little risk, which would make being poor an act of aggression in your framework. Absurd.

*has no means to compensate their own/other's damages.*

They have a body to perform labor or wages to garnish, don't they?

*since the criminal organization owns the roads, they ought to run them as any prudent owner would.*

No. They *ought* to sell them off and give the money back to taxpayers, their victims. That's all that they *ought* to do.

**LongConvexity1:** Ok great, let's privatize the roads. All the road owners immediately publish policies saying "you must be insured to ride on our roads" and require insurance info as part of their signup/roadpass system. Is that ok with you?

**Skyler:** As okay as it would be if they required everybody dye their hair blue. I'd either pay those costs or not use their roads. And if their rules are too burdensome then some other entrepreneur will come along and compete with them and earn profits. The best roads with the most tolerable rules will win.

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It's totally absurd to call self-insurance or being poor an act of aggression. Russian Roulette is an actionable threat of aggression, driving without insurance is not. It's just driving, moving your vehicle from point A to point B. If you are worried about uninsured or underinsured drivers on the road, you can mitigate that risk yourself. QED.