

# Obtaining an SR22 in California

Some drivers may be required to carry a California Insurance Proof Certificate ("SR22"). Such a filing is required by law for certain drivers in certain circumstances. The insurance company files this form with the DMV. The SR stands for "Safety Responsibility" and the form proves to the state that drivers have the minimum required amount of auto liability coverage. The insurer maintains a record of the form and provides the DMV and the driver with a copy. A record of the SR22 is then maintained in the DMV database, but drivers should keep a copy in their vehicles too.

## When to obtain an SR22 in California

Not every driver needs an SR22. Generally, only those who have had driving incidents that resulted in the suspension of their license are required to submit a California SR22 insurance form. Examples of incidents where an SR22 may be required include:

- Driving suspensions due to safety concerns such as being involved in an accident while uninsured or speeding or reckless driving
- Unsatisfied judgment suspensions
- Convictions for DUI
- Failure to pay parking tickets
- Failure to pay child support
- Other vehicle violations

When a driver is ready to reinstate their driver's license after a suspension, they must file an SR22.

California SR22 forms are generally required for 3-10 years following a conviction regardless of where the conviction occurred. The duration needed of the SR22 forms will depend on the incident. Failure to maintain an SR22 in California results in immediate suspension of the license. SR22s are maintained simply by paying the insurance premiums due to the auto insurer. SR22 requirements vary by state.

## Types of California SR 22 forms

California has three types of SR22 forms:

1. Operator's Policy Certificate covers the financial responsibility of a driver who does not own a vehicle, but does drive. Coverage must be maintained on all vehicles driven by the motorist.
2. Owner's Policy Certificate covers the financial responsibility for vehicles owned by the driver. The policy must cover all vehicles that are registered in the driver's name.
3. Broad Coverage Policy Certificate covers financial responsibility for all vehicles that are owned or not owned by the driver.

## **Cost of filing an SR22**

Drivers who obtain their California SR22 from Titan Insurance are charged a one-time fee when the policy is taken out. This covers the cost of filing the document with the DMV.

## **Impact on insurance rates**

One of the biggest worries drivers have about the SR22 is the impact it will have on their insurance premiums. This is particularly true if the driver had been enjoying a Good Driver discount. The SR22 itself does not affect insurance rates, but talk to your Agent to understand if the traffic violations would affect your policy.