

SR-22 in California — 24-Hour Checklist

A step-by-step action plan to get your license suspension cleared and back on the road within one business day.

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What is an SR-22?

An SR-22 is not insurance. It's a one-page certificate that your auto insurance carrier files electronically with the California DMV to prove you carry the state-minimum liability coverage. California requires an SR-22 for 3 years from the date of conviction (4 years on a 2nd offense).

You typically need an SR-22 if you have:

- A DUI conviction
- A driving-without-insurance citation
- Multiple at-fault accidents in a short period
- Excessive points on your driving record
- A court order naming SR-22 as a condition of license reinstatement

Step 1 — Gather these documents (10 minutes)

Before you call a broker, have these ready:

- Your California driver's license (or a paper "interim" license if your physical card is suspended)
- Your date of birth
- Your current home address (must match what the DMV has on file)
- Vehicle year, make, model, VIN for every car you'll insure
- Names and dates of birth of any other licensed drivers in your household
- The court paperwork that triggered the SR-22 requirement (DUI judgment, citation, etc.)
- Prior policy declarations page if you currently have or had auto insurance

Step 2 — Call a broker that specializes in SR-22 (15 minutes)

Don't call your captive agent (Geico, State Farm) — most preferred carriers will non-renew you once they see the SR-22 trigger.

Instead, call a broker who shops non-standard markets that write SR-22 risks routinely:

- Bristol West
- Mercury
- Anchor General
- Western United

- Kemper
- And several others CoverToday works with

Tell the broker:

"I need an SR-22 filed in California today. I have a [DUI / no-insurance / other] case from [date] in [county] court."

A specialist broker can usually quote you in 30 to 60 minutes by shopping 8 to 10 carriers.

Step 3 — Bind the policy (15 minutes)

Once you accept a quote:

- Pay the first month's premium (or full term if you can — usually saves 5-10%)
- Sign the application and disclosures (Adobe e-sign or in person)
- Confirm with the broker that the SR-22 is filed electronically with the California DMV — not just printed and handed to you. Real-time filing carriers (Bristol West, Mercury) hit the DMV within 24 hours. Some file in real time.

Step 4 — Pay the DMV reissue fee (15 minutes)

The DMV does not lift your suspension just because the SR-22 is filed. You also need to:

- Pay the \$55 reissue fee for first-DUI cases (Vehicle Code §14904) — pay online at dmv.ca.gov, in person, or by phone
- If applicable, pay any restricted-license fees (~\$45 for IID-restricted licenses)
- Confirm any required DUI program enrollment proof (3-month, 6-month, or 9-month program certificate)

Step 5 — Confirm the suspension is lifted (24-48 hours)

The DMV typically clears the suspension hold within 1 to 3 business days after the SR-22 hits their system AND the reissue fee is paid AND any required enrollment certificates are on file.

Check status:

- Call the DMV Mandatory Actions Unit at 916-657-6525
- Or check online at dmv.ca.gov under "License Status"

What it will cost (typical California ranges in 2025-2026)

For a clean-record California driver in Los Angeles, full-coverage auto insurance typically runs \$1,500-\$2,000/year.

After a single first-offense DUI on the same driver:

- First 12 months: \$2,800-\$4,500/year
- Year 2: ~\$2,200-\$3,800/year
- Year 3: ~\$1,900-\$3,200/year
- Year 4+ (after SR-22 expires): premium gradually returns to clean-record range over 7-10 years

These are typical ranges — your specific premium depends on ZIP, age, vehicle, and prior history. We shop multiple carriers for the lowest viable option.

Costs to budget for separately

The broker fee and policy premium are not the only costs:

- DMV reissue fee: \$55 first DUI (\$100+ for repeat)
- IID rental: Most California first-DUI cases require an Ignition Interlock Device for 6 months — typical install \$70-\$100 + \$60-\$90/month rental from Smart Start, LifeSafer, Intoxalock, or Draeger
- DUI program tuition: \$500-\$1,800 depending on program length

How CoverToday can help

We file SR-22s daily across California. Bilingual service in English and Russian. Same-day quote and binding when documentation is complete.

To start: Call or text 310-299-5555 with your name, date of birth, current address, and a copy of your driver's license. We typically deliver a quote and binding option within 30-60 minutes.

Or email info@CoverToday.com.

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