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If you're in trouble in California because of being uninsured in a wreck or getting a DUI, you might be required to prove you have car insurance with a form called an SR-22. An SR-22 is a certificate, known as a California Insurance Proof Certificate, that your insurer files with the California Department of Motor Vehicles. While some people call it "SR-22 insurance," this isn't an insurance policy — it's your insurer's guarantee that you have at least minimum coverage insurance. If you don't get an SR-22 after a serious offense, you could lose your driving privileges. Here's why you might need one and how to find the cheapest insurance rates if you do. California may require you to have an SR-22 to keep or reinstate your driving privileges after a serious offense. With an SR-22, your insurer informs the Department of Motor Vehicles that you've purchased at least the minimum required liability insurance in California by filing a certificate with the department. If you're required to file an SR-22, you will receive an order from a court or the state. If you need an SR-22 and don't get one, your car registration and driver's license could be suspended. California will require an SR-22 if your license is suspended or restricted due to a severe violation, including: Having three or more traffic violations. Driving after drinking and being younger than 21. Having a wreck when you are uninsured. Not reporting an accident that results in property damage over \$1,000, or bodily injury or death. Not paying what a judge says you owe if you're sued after an accident. In some cases, you might need an SR-22 after a wreck even if you were not the driver behind the wheel. If authorities can't figure out who was driving, but you owned the car and didn't have insurance on it, your driver's license could be suspended. The same thing could happen if you're uninsured and you cause an accident while no one is driving. You may also need an SR-22 if you're required to have an ignition interlock device, which prevents your car from starting unless your breath is alcohol-free. You may have the option of getting a restricted license with an interlock device installed in your car for a DUI conviction or a DUI-related lesser offense of "wet reckless" driving. Filing an SR-22 isn't something you do on your own. California requires insurers to electronically report insurance information to the DMV. If you need an SR-22, ask your insurer to file one on your behalf — if it will. Some insurance companies don't file SR-22s. If your insurer doesn't provide this service, you'll need to switch to one that does. After your violation, your current insurer might cancel your coverage or opt not to renew your policy. If you can't get coverage elsewhere, you can turn to the California Automobile Assigned Risk Plan, the state's high-risk insurance pool. MORE: The best high-risk auto insurance companies Insurance companies typically charge about \$25 to file an SR-22. In addition, fines and fees to get your California driving privileges restored can add up to over \$300. You'll also face higher car insurance premiums since you have a new violation on your driving record, but shopping around may lessen the blow. To find how much rates increase, and which insurers are cheapest, NerdWallet analyzed annual 2020 California rates for a 40-year-old driver, before and after a DUI conviction, a violation that leads to an SR-22 requirement. The average cost of car insurance in California for a policy with minimum coverage and a recent DUI conviction is about \$1,473 a year, or \$123 a month. But our analysis found that some insurers offer cheaper coverage, so it pays to shop around and compare car insurance quotes. Our analysis of the cheapest insurers after a DUI found that: California's five cheapest insurers increase annual minimum coverage rates an average of \$227. Grange Insurance Association reported the cheapest average minimum coverage rate after a DUI, at \$723 a year or \$60 a month. National General, which aims to provide affordable insurance quotes for drivers with one DUI in their records, had the smallest increase in average rate out of the group, adding just over \$38 to the average minimum rate for drivers with a DUI, at \$725 a year or \$60 a month. To find a fair rate, you'll need to compare car insurance quotes from multiple companies. Because insurers use different factors to price rates, the cheapest insurer before a violation probably won't be the cheapest after. In fact, our analysis found that while Geico had the cheapest average annual rate for a good driver with minimum coverage, after a DUI the rate increased by more than 150%, pushing the company out of the top five cheapest companies for an SR-22 in California. Once your SR-22 requirement ends, it's time to go shopping again. Car insurance rates will really start to decline when your violation is three to five years in the past, so compare quotes to snag some cheaper coverage after those anniversaries. NerdWallet's car insurance comparison tool can help. MORE: Best cheap car insurance in California You won't own a car but still want to drive, you'll need to purchase a non-owner car insurance policy from an insurer that offers SR-22 filing. A non-owners policy, sometimes referred to as an "operator's" policy, will provide the minimum liability insurance required in California (or more, if you decide to purchase additional coverage) and will satisfy your SR-22 requirement. Most car insurers don't offer quotes online for non-owner policies, so you'll have to use an independent agent or call multiple companies to compare quotes. Be sure to let the agent or company know that you will require SR-22 filing on your policy, otherwise you could risk losing your driving privileges again if you purchase a policy without it. At a minimum, California requires drivers to have liability insurance, which pays out if you cause a wreck and hurt someone else or damage their property, up to specified limits. California requires these limits: \$15,000 bodily injury liability per person, \$30,000 bodily injury liability per accident, \$5,000 property damage liability per accident. To get an SR-22 in California, you'll need to buy at least that much coverage, and you may want to consider more. Even if no one is injured, a wreck can easily cause over \$5,000 in property damage — and if the accident is your fault, you'll be responsible for the rest. MORE: What liability car insurance covers and how much you need in California, an SR-22 requirement typically lasts three years. Your driver's license may be suspended or revoked for a few months to a few years, depending on the violation and your driving history, and your SR-22 requirement begins after that. You may be able to get a restricted driver's license during your suspension so you can commute to work, drive to medical appointments or take your child to school. For the restricted license, you'll need to get an SR-22 and meet other requirements, like paying necessary fees and completing a driving-under-the-influence program if you received a DUI. You can get a restricted license after a DUI in California only if it was your first offense in at least 10 years. After you have fulfilled the requirements of your license suspension or revocation, and the SR-22 form has remained on file and active for three years, you should contact your insurer to have the SR-22 removed. If you cancel your SR-22 policy too early, or switch to a non-insurer that doesn't file the form on your behalf, you could lose your driving privileges. An SR-1P functions in the same way as an SR-22, except it is used for vehicles with fewer than four wheels, like a motorcycle, and is required after violations such as being caught without insurance after an accident or repeat traffic offenses. NerdWallet writers are subject matter authorities who use primary, trustworthy sources to inform their work, including peer-reviewed studies, government websites, academic research and interviews with industry experts. All content is fact-checked for accuracy, timeliness and relevance. You can learn more about NerdWallet's high standards for journalism by reading our editorial guidelines. I. Board of Governors of the Federal Reserve System. Federal Reserve issues FOMC statement. Accessed Jul 27, 2022. 2. Bureau of Labor Statistics. Consumer Price Index Summary. Accessed Sep 13, 2022. 3. 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