



OFFICE OF THE SECRETARY OF STATE DRIVER SERVICES DEPARTMENT

Mandatory Insurance SR-22 Requirement

The Law

All individuals receiving court supervision for a mandatory insurance offense under authority Section 3-707 of the Illinois Vehicle Code are required by law to file proof of financial responsibility insurance (SR-22 certificate) with the Office of the Secretary of State. Individuals receiving three or more convictions for mandatory insurance violations also are required to file. The SR-22 is required for three years. Failure to do so will result in a driver's license suspension.

What is an SR-22?

An SR-22 is a certificate of insurance filed by the home office of your insurance company directly to the Secretary of State.

How does it work?

When you receive a qualifying mandatory insurance offense, the circuit court reports the information to the Secretary of State, which will then send you a notice of the SR-22 insurance requirement.

When should I file the SR-22?

Do not file the SR-22 until you receive a notice from the Secretary of State. (Please make sure your driver's license record reflects your current address.) Address changes can be made by visiting www.cyberdrive.com. After receipt of the mailed notice from the Secretary of State, you have 90 days to file the SR-22 to prevent a driver's license suspension.

Where do I get an SR22?

An SR-22 may be obtained by contacting your insurance company. Standard liability insurance or insurance binders are not acceptable. When payment is made to an insurance agency, the agent will submit a request for an SR-22 certificate to the central office. The SR-22 certificate will be sent directly to the Secretary of State in Springfield. Upon acceptance, you will receive a copy of the SR-22 from the insurance company and a letter from the Secretary of State.

How long is the SR-22 on file?

An SR-22 must be on file with the Secretary of State for three years. Cancellation of your insurance premium will result in an immediate driver's license suspension.

What should I do now?

Nothing is required until you receive your notice from the Secretary of State. When you receive the notice, contact your insurance agent and request an SR-22 certificate. Please note that all insurance companies do not write SR-22s; however, your agent will be able to refer you to an agency that does.