

Utah SR-22 Filing Checklist

Everything you need before you call — prepared by OnPoint Insurance Group, St. George, Utah · (435) 628-0993 · onpointinsurance.com

What to have ready before you call

- **Utah Driver License number** (or ID number if currently suspended)
- **Date of birth** and full legal name as it appears on your license
- **Vehicle VIN, year, make, and model** — or note that you need a non-owner SR-22
- **Court / DLD paperwork:** case number, conviction date, reinstatement letter, or violation citation
- **Reason for the SR-22:** DUI, no-insurance lapse, suspension, reckless driving, etc.
- **Payment method** for the down payment (debit, credit, or bank account)
- **Current address** and the date you last had auto insurance (carrier name + lapse dates if known)
- **If you've moved into Utah:** prior state, prior license number, and prior carrier

Utah's minimum liability for SR-22 compliance

Coverage	Utah minimum	Statute
Bodily injury per person	\$30,000	Utah Code § 41-12a-301
Bodily injury per accident	\$65,000	Utah Code § 41-12a-301
Property damage per accident	\$25,000	Utah Code § 41-12a-301
Personal Injury Protection (PIP)	\$3,000	Utah Code § 31A-22-307
SR-22 certificate filing	Required	Utah Code § 41-12a-806

The four steps to reinstatement

- 1. Quote with an SR-22-friendly Utah carrier.** Standard captives usually won't file. Dairyland, Progressive, Foremost, and National General are the most common Utah SR-22 markets.
- 2. Bind the policy and request the SR-22.** Pay the down payment and ask the carrier to file Form SR-22 electronically with the Utah Driver License Division (DLD). Filing fee: \$15–\$25.
- 3. Pay the Utah DLD reinstatement fee.** Pay separately at dld.utah.gov. Most electronic SR-22 filings are accepted within 24–48 hours — often the same business day.
- 4. Keep the policy active without lapse for the full required period.** Utah requires the SR-22 on file for 3 years from the date of reinstatement. Any lapse triggers Form SR-26 and automatic re-suspension.

After 3 years: removing the SR-22

Once you've maintained continuous coverage for the full Utah-required period (typically 3 years from reinstatement), call your carrier and confirm the SR-22 requirement has expired with DLD. Most OnPoint clients see a 30–50% premium drop when we re-shop them back into mainstream carriers after the SR-22 comes off.

OnPoint Insurance Group · 230 N 1680 E Suite C1, St. George, UT 84790 · Call (435) 628-0993 · Text (435) 850-1011 · Independent broker licensed in Utah, Nevada, and Arizona. Premium ranges and timelines are illustrative estimates, not a quote. Filing speed depends on carrier acceptance, time of day, and DLD processing.