

Utah Requirements

- **Bodily Injury Liability:** \$25,000 per person and \$65,000 per accident
- **Property Damage Liability:** \$15,000 per accident
- **Personal Injury Protection:** \$3,000 per accident*, 85% of lost wages, \$20 a day for services
- **Uninsured Motorist:** \$25,000 per person and \$65,000 per accident**
- **Underinsured Motorist:** \$25,000 per person and \$65,000 per accident**

Medical and Automobile Costs Since 1990

Updated: 10/7/2020

% Change in Seasonally Adjusted Prices for All Urban Consumers (U.S. City Average) from August 2020 to...

Good/Service	August									
	2019	2018	2017	2016	2015	2010	2005	2000	1995	1990
Medical care	4.5%	8.1%	9.8%	11.8%	17.2%	34.6%	61.5%	99.5%	136.3%	217.7%
Medical care commodities	0.8%	0.9%	1.2%	3.7%	8.2%	21.8%	38.7%	60.8%	87.7%	133.0%
Medical care services	5.3%	9.9%	11.9%	13.7%	19.5%	38.1%	68.4%	112.3%	152.2%	245.0%
Hospital and related services	3.9%	6.1%	10.4%	14.9%	21.5%	51.8%	109.5%	188.0%	256.4%	411.4%
Private transportation	-3.0%	-4.3%	2.2%	5.5%	1.2%	6.5%	15.0%	34.2%	46.3%	68.0%
New and used motor vehicles	1.6%	1.9%	3.1%	1.5%	0.3%	4.4%	6.5%	0.3%	1.9%	--
Motor vehicle parts and equipment	1.2%	2.9%	3.3%	3.1%	3.0%	7.6%	31.8%	45.9%	44.6%	--
Motor vehicle maintenance and repair	3.2%	7.2%	9.6%	11.5%	13.6%	23.8%	48.4%	72.3%	99.1%	135.7%

Source: US Bureau of Labor Statistics, Consumer Price Index Databases: All Urban Consumers (Current Series), accessed: <https://www.bls.gov/cpi/data.htm>

	Couple (2 cars)	Young Single Adult (1 car)	Couple with Teen (2 cars)
25/65/15	\$421.45	\$316.81	\$838.16
Bodily Injury Cost	\$233.60	\$143.01	\$461.74
Property Damage Cost	\$187.85	\$173.80	\$376.42
50/100/20	\$450.47	\$336.96	\$912.67
Bodily Injury Cost	\$261.30	\$161.00	\$531.63
Property Damage Cost	\$189.17	\$175.96	\$381.04
50/100/25	\$452.45	\$337.68	\$915.97
Bodily Injury Cost	\$261.30	\$161.00	\$531.63
Property Damage Cost	\$191.15	\$176.68	\$384.34
50/100/40	\$453.11	\$338.40	\$917.29
Bodily Injury Cost	\$261.30	\$161.00	\$531.63
Property Damage Cost	\$191.81	\$177.40	\$385.66
Total Cost Increase per 6 months	\$31.66	\$21.59	\$79.13
Total Coverage Increase per accident	\$60,000	\$60,000	\$60,000
Monthly Increase	\$5.28	\$3.60	\$13.19