

Written by *Kigan Martineau*, Utah Personal Injury Attorney

How Much Is a Utah Personal Injury Case Worth?

The Damage-by-Damage Breakdown

No attorney can assign a single dollar figure to any case. Instead, Utah recognizes five categories of damages that get calculated separately and added together, then adjusted for fault. This guide walks through exactly how that math works, with Utah Code citations for every category, the modified comparative-negligence formula, and a worked example.

The Short Answer

Utah personal injury case values run from low five figures for minor soft-tissue injuries to multi-million-dollar awards for catastrophic injuries and wrongful death. BAM Injury Law's published case results include documented settlements at \$725,000, \$850,000, \$975,000, \$1.2M, \$1.8M, and \$2.4M among others.

How Much Is a Utah Personal Injury Case Worth on Average?

There is no single average. Anyone who tells you "the average Utah personal injury settlement is \$X" is selling you a number, not informing you. Settlements in Utah vary by a factor of 100 or more depending on injury severity, fault percentage, and insurance coverage.

The Five Damage Categories Utah Allows

1. Medical Expenses (Utah Code 78B-6-703)

All reasonable and necessary medical costs -- past and future. Includes emergency care, surgery, hospitalization, physical therapy, prescription medication, assistive devices, and future projected care. Future medical costs require expert testimony to establish.

2. Lost Wages and Earning Capacity (Utah Code 78B-6-703)

Lost wages from time missed at work, plus loss of future earning capacity if the injury affects your ability to earn at your prior level. Requires documentation: pay stubs, tax returns, employer letters, and often a vocational expert.

3. Pain and Suffering (Utah Code 78B-6-701)

Non-economic damages for physical pain, emotional distress, and loss of enjoyment of life. Utah does not cap these damages in most personal injury cases. Calculated using one of two methods: per diem (daily rate multiplied by recovery period) or multiplier (economic damages multiplied by a factor, typically 1.5x to 5x

depending on severity).

4. Property Damage

Repair or replacement value of damaged property -- most commonly the vehicle in an auto accident case.

5. Punitive Damages (Utah Code 78B-8-201)

Available only when defendant's conduct was willful, malicious, or fraudulent. Rare in standard negligence cases. Capped at the greater of \$50,000 or three times compensatory damages.

Utah's Modified Comparative Negligence (Utah Code 78B-5-818)

Utah follows the 50-percent bar rule. If you are found 50% or more at fault, you recover nothing. If you are less than 50% at fault, your recovery is reduced by your fault percentage.

Example: \$100,000 in damages, 20% at fault = **\$80,000 recovery.**

A Worked Example

Facts: T-bone collision. Medical bills \$45,000. Lost wages \$12,000. Pain and suffering at 2.5x medicals = \$112,500. Property damage \$18,000. No punitive damages. Plaintiff 15% at fault.

Medical expenses:	\$45,000
Lost wages:	\$12,000
Pain and suffering (2.5x):	\$112,500
Property damage:	\$18,000
Total before fault reduction:	\$187,500
Minus 15% fault adjustment:	-\$28,125
NET RECOVERY:	\$159,375

What Insurance Limits Mean for Your Case

A case worth \$500,000 on the merits can settle for \$50,000 if the at-fault driver carries only a 50/100 policy. Utah's minimum liability coverage is 25/65/15. Underinsured motorist (UIM) coverage on your own policy fills the gap -- this is why UM/UIM coverage matters.

What Affects Your Case Value Most

1. Injury severity and permanence
2. Clarity of liability (who caused the accident)
3. Insurance coverage available (both parties)
4. Quality of medical documentation

5. How quickly you sought treatment after the injury
6. Consistency of treatment throughout recovery
7. Pre-existing conditions (must be disclosed -- do not hide them)
8. Venue -- juries in different Utah counties award differently

How Long Do You Have to File?

Utah statute of limitations: **4 years** from date of injury (Utah Code 78B-2-307(3)) for most personal injury claims. Claims against a Utah government entity require a **Notice of Claim filed within 1 year** (Utah Code 63G-7-401). Do not wait -- evidence degrades and witnesses forget.

Frequently Asked Questions

What is the average personal injury settlement in Utah?

There is no meaningful average. Range depends on injury severity, liability, and insurance limits. Documented Utah settlements range from five figures for soft-tissue injuries to seven figures for catastrophic harm.

How is pain and suffering calculated in Utah?

Either a per-diem rate multiplied by recovery days, or a multiplier (1.5x-5x) applied to economic damages. Severity, medical evidence, and impact on daily life all influence where in the range you land.

Does Utah cap pain and suffering damages?

Not for general personal injury cases. The medical malpractice cap (Utah Code 78B-3-410) is limited to malpractice claims and does not apply to auto accidents, premises liability, or product liability.

What happens if I was partly at fault?

Utah's modified comparative negligence rule reduces your recovery by your fault percentage. If you are 50% or more at fault, you cannot recover. Under 50%, you recover a proportionally reduced amount.

How long do I have to file a Utah personal injury claim?

4 years from the date of injury for most claims. Government entity claims require a Notice of Claim within 1 year.

Ready to Know What Your Case Is Actually Worth?

BAM Injury Law offers free case evaluations at offices in Murray, Meridian, and St. George. No fee unless we recover compensation for you.

Call 801-839-5652 or visit baminjurylaw.com/free-consultation

This guide is for informational purposes only and does not constitute legal advice. For advice specific to your situation, consult a licensed Utah personal injury attorney.