GUATEMALA · RULE OF LAW AND ROAD SAFETY · FACT SHEET, OCTOBER 2026

1,000 days ignoring a Constitutional Court ruling

On January 30, 2024, Guatemala's Constitutional Court ruled that the President should issue the mandatory vehicle insurance regulations. On October 26, 2026, 1,000 days have passed without them.

Guate para GUATE
Reglamento del Seguro Obligatorio GUATE PARA GUATE, una urgencia de todos los guatemaltecos

What happened

1996. Guatemala's Traffic Law has required mandatory vehicle insurance since 1996 (Decree 132-96, Article 29), but the regulations needed to apply it were never issued.

January 30, 2024. The Constitutional Court ruled (case 7105-2022) that the President should issue them.

March 2025. President Arévalo signed and published the four regulations, the Reglamentos GUATE para GUATE (GUATE para GUATE regulations), in Government Agreements 46 to 49-2025 on March 17, and repealed them three days later, in Government Agreements 56 to 59-2025 on March 20. They have not been published again.

The human cost

10
road deaths a day: 3,653 in 2025
INACIF, National Institute of Forensic Sciences

10,000
estimated deaths since the Court's ruling
Estimate based on INACIF data

1 in 10
victims receives any help from those responsible
Alianza Guatemalteca por Guatemala

The economic cost

3 million+
workdays lost in 2024 among workers enrolled in social security
IGSS, Guatemalan Social Security Institute

Q138.5 million
in IGSS medical costs in 2024, twice as much as five years earlier
IGSS, Guatemalan Social Security Institute

The solution, already written

Q4,000 – Q200,000
per victim · about US$500 to US$26,000

- Paid by the mandatory insurance of the vehicle involved, not by the government.
- It covers everyone on the road: pedestrians, passengers, cyclists and motorcyclists, including foreign residents and visitors.
- It is not a tax.

Who we are

Guate para Guate is a message from Comdefensa and more than 489 organizations of the Alianza Guatemalteca por Guatemala, in support of the National Unit for Road Traffic Victims (Unidad Nacional por las Víctimas de Accidentes de Tránsito). A civic initiative: it does not represent any political party or any insurance company.

What we ask

That the regulations be published again, with a public information campaign that explains them.

Contact: **info@guateparaguate.org** · **guateparaguate.org/en** · Spanish site: **guateparaguate.org**

Sources: Constitutional Court of Guatemala, case 7105-2022, ruling of January 30, 2024. INACIF, road crash autopsies, 2025. IGSS, traffic accident analysis, 2024. Government Agreements 46 to 49-2025 and 56 to 59-2025, Diario de Centro América. Amounts in quetzales use the 2026 minimum wage (Q4,066.90); dollar figures are approximate, at Q7.7 per US dollar.