

*INTERNATIONAL LABOUR ORGANIZATION*

**IDNDR Hemispheric Meeting for the Americas:**  
**Towards Effective Disaster Reduction in the 21<sup>st</sup> Century**  
*(San José, Costa Rica, 1-5 June 1999)*

*Parallel Forum on Economic Aspects, Development Banks, Foreign  
Assistance and National Institutions*

***“Thank Heavens We’re Insured”:***  
***Economic Risk Reduction with a Social Purpose***

**A proposal of the International Labour Organization**

San José, Costa Rica  
June, 1999