

## Press release



**Hohenkammer, 18 November 2005. International symposium held by the Munich Re Foundation agrees on the Hohenkammer Charter, containing the ten most important challenges for optimising disaster prevention worldwide. 100 experts from all over the world call for extensive measures at the symposium “Worldwide disaster prevention – Awareness is the key”.**

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2004 and 2005 will go down as record years in terms of fatalities and material damage. Mega catastrophes, such as the devastating tsunami of December 2004 and Hurricane Katrina, which hit New Orleans in August 2005, were reason enough for 100 leading representatives of international governmental and non-governmental organisations, financial experts and practitioners from a total of 30 countries to contribute to the discussion. Representatives from such institutions as the International Red Cross, GTZ (German Association for Technical Cooperation), the United Nations and the World Bank, as well as insurance experts, debated these issues at the international symposium “Worldwide disaster prevention – Awareness is the key”.

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Investments in increased risk awareness are essential to improve disaster prevention worldwide. Only if people in exposed regions are informed about the consequences of earthquakes, cyclones and floods, and know how to protect themselves, is there a chance of reducing the dramatic effects in the long term.

Prominent figures like Irmgard Schwaetzer (DKKV), Bernd Eisenblätter (GTZ), Salvano Briceno (UN/ISDR) and Johan Schaar (IFRC) underlined the importance of a partnership between politicians, trade and industry, science and those affected, to solve central problems of risk prevention. At the end of the symposium, the experts agreed on the Hohenkammer Charter, which formulates the ten most important challenges for the future.

One of the core issues is that of cooperation. “Disasters are unavoidable and we must be prepared for this”, said Thomas Loster, Chairman of the Munich Re Foundation. “We can reduce the suffering considerably, but only if we tackle the problems together.” The Foundation's risk symposium has created an important basis for better combining and focusing global efforts. Thus, shortly before the end of a year full of disasters, and the anniversary of the 2004 tsunami, it has proved possible to establish jointly the areas that need to be addressed.

The Munich Re Foundation, set up by the world's leading reinsurer, Munich Re, began its work in April 2005 from its headquarters in Munich. It builds on its founder's 125 years of knowledge, which it aims to turn into action. Its central objective is to reduce the risks to which people throughout the world are exposed and to improve their living conditions.

## Press release

### Hohenkammer Charter

#### The 10 most important challenges for optimised risk prevention

1. **Poverty:** People living in poverty are especially vulnerable; poverty relief is therefore a key element.
2. **People:** Disaster prevention efforts must reach or start with the people in the areas at risk.
3. **Decision-makers:** The swift implementation of viable preventative measures presupposes the committed involvement of decision-makers from communal to national government level.
4. **Dialogue:** The exchange of views between those concerned must be actively pursued in order to achieve a common understanding of the problems and solutions.
5. **Partnerships:** Politicians, trade and industry, scientists and those affected have to cooperate better and more efficiently. Alliances – public-private partnerships – have to be infused with life.
6. **Development policy:** Risk prevention has to be singled out as one of the central components of development cooperation and national programmes, and implemented accordingly.
7. **Propagation:** Promising risk prevention initiatives that currently exist at communal level must be transmitted and propagated worldwide.
8. **Incentives:** Political, legal and economic incentives are called for, to support investment in disaster prevention, and to accelerate the processes involved.
9. **Insurance:** Risk transfer, such as insurance and solidarity networks, helps reduce the vulnerability of governments and people in risk situations.
10. **Awareness development:** Developing awareness is the key to the implementation of adequate measures before disaster strikes.

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Signed Thomas Loster, Chairman of the Munich Re Foundation

DKKV	German Committee for Disaster Reduction
GTZ	German Association for Technical Cooperation
IFRC	The International Federation, the National Societies and the International Committee of the Red Cross
UN/ISDR	United Nations – International Strategy for Disaster Reduction