# MINUTES 18th Meeting of the Retail Consultation Forum Room 110, Kildare Street, Dublin 2 30 January 2020 10am-11.45am

**Chair:** Dr Orlaigh Quinn, Secretary General, Department of Business, Enterprise and Innovation

Attendance and apologies at Appendix 1.

# 1. Welcome and Opening Comments

The Chairperson welcomed those in attendance explaining that this meeting, similar to the last meeting in September 2019, will have Brexit as a special agenda item. The non-Forum members from the Grocery Retail and Distribution Sector will be in attendance for items 1 & 2 only. She advised the meeting that items 1 & 2 would be held under Chatham House Rules and that non-Forum members would depart after items 1 & 2 concluded.

The Chairperson introduced the agenda and asked officials from the relevant Departments and agencies (DBEI, Revenue, DAFM, DTTAS, FSAI and EHS) to contribute to item 2 of the meeting by providing updates on the latest developments in relation to State preparedness for Brexit.

The Minutes of the meeting of 25 September 2019 were approved.

# Action

Minutes of the meeting of 25 September 2019 will be placed on dbei.gov.ie.

#### 2. Brexit

Chatham House Rules applied to this section of the meeting.

## 3. Extreme Weather Update

Ms Evelyn Cusack and Mr Gerry Murphy, Irish meteorologists, Met Éireann gave an overview of Met Eireann's Weather warnings.

- Met Éireann issue weather forecasts and warnings for Ireland are the main public weather service for Ireland.
- Their mandate is primarily to protect life and ensure citizen safety.
- Communication is very important and as such they have invested in
  - An updated website (meteireann.ie),
  - A new app which is a condensed version of the website and push notifications of all-Weather Warnings and Advisories can be set up on the app, and
  - A Podcast which gives a monthly climate summary.
- Ms Cusack gave an overview of the three weather warnings (Status Yellow, Orange and Red) and advised that a red warning is only given when there are very dangerous weather conditions.
- Mr Murphy also highlighted the public safety aspect of weather emergencies.
- Met Éireann, the UK Met Office and KMNI (Netherlands) collaborate in forecasting and naming storms.
- Ms Cusack agreed that the presentation can be forwarded to RCF members and asked Forum members for feedback on how they communicate weather warnings.

#### Discussion

- Met Éireann use the HARMONIE model which has a resolution of 2.5km. They will
  review their localised forecasting and may use lines on the map to highlight specific
  areas.
- DBEI highlighted the business Continuity Planning in Severe Weather Checklist for Business which can be found on dbei.gov.ie.
- In the context of a severe weather forecast, it was noted that businesses should contact their Local Authority and they should also contact the Local Authority before the winter season begins, around September
- On the importance of communication, Met Éireann reiterated that their communication platforms should be used (in preference to other platforms available online) when seeking accurate information about the weather as they are tailored to Ireland
- In relation to payment of employees during a red warning it was noted that this was a matter for businesses themselves.

The Chairperson thanked Ms Evelyn Cusack and Mr Gerry Murphy for presenting at the meeting.

#### Action

Copy of the Met Eireann's presentation to be distributed to Forum members.

# 4. Cost of Insurance Update

The Secretary General invited Mr Michael Taggart, Department of Finance to update the Forum on the Cost of Insurance since his last presentation to the RCF in July 2019.

Mr Taggart focused on the following areas

- **CIWG 10**<sup>th</sup> **Progress Report** is being prepared and when available will be published on the Department of Finance's website.
- The First National Claims Information Database (NCID) report was published 16
  December 2019 by the Central Bank. Report showed that PIAB are the most costeffective settlement channel and that legal costs are one of the major factors driving
  the cost of insurance.
- The Judicial Council was established on 17 December 2019 which paves the way
  for the Personal Injuries Guidelines Committee (PIGC) to be formally
  established. The Judicial Council are due to meet in February 2020 with the PIGC
  to meeting within 3 months of the Council meeting. The PIGC are due to develop
  guidelines on the personal injuries and it is hoped that these guidelines will be in
  place by the end of the year.
- The Law Reform Commission (LRC) published an issue paper on 11 December 2019 about whether it is constitutionally possible to legislate for capping damages in personal Injuries cases. They are seeking submissions from the public by Friday 6 March 2020.
- The Consumer Insurance Contracts Act 2019 was enacted on 26 December 2019.

## Discusion

- The cost of insurance is a key issue for retailers, and it was noted that high cost of insurance was a reason for the closure of some businesses.
- It was commented that good progress has been made in the reduction of awards in the UK.

- It was noted that the Law Reform Commission (LRC) are reviewing the constitutionally to legislate for capping damages in personal injuries cases and the Judiciary are taking ownership of the guidelines on personal injuries.
- It was suggested that the lack of competition in the Insurance Market appears to be contributing to Insurance costs. It was noted that insurance companies have left the Irish market because they were making a loss and that an underlying problem is the award levels.
- In relation to the issue of 'Duty of Care', D/Finance stated that this was being considered and referred to the 10<sup>th</sup> Progress Report.

The Chairperson thanked Mr Taggart for presenting at the meeting.

# 5. AOB and Date of Next Meeting

- Ms Celine McHugh updated the Forum on the current position with the Commercial Rates Forum. Minister Humphreys and Minister Phelan, Minister of State at the Department of Housing, Planning and Local Government who has policy responsibility for Local Government met on 10 October 2019 to address the issue of commercial rates for retailers. The Department of Housing, Planning and Local Government has advised DBEI that the Forum will be established, and Ms McHugh asked Forum members for inputs into the agenda. The Chair agreed that DBEI will be a member of the Forum.
- The Chairperson advised members that the next meeting of the Retail Consultation Forum which will be in about 6-8 weeks. She also asked members if they could forward items for the agenda.

# Appendix 1 – Attendance List

Retail Consultation Forum Members		
Arnold Dillon	Director	Retail Ireland
JP Kennedy	Commercial Director	Retail Excellence
Tara Buckley	Director General	RGDATA
Jim Curran	Director of Communication & Strategy	Irish Pharmacy Union
Rebecca Harrison	Director	Fishers of Newtownmountkennedy
Edel Clancy	Director of Communications	Musgrave Group (D/BEI Rep)
John Jameson	Head of Retail School	TU Dublin
Bernard Damian O Reilly		TU Dublin
Richard Guiney	CEO	Dublin Town (BID)
Mark O'Connor		ISME
Michael Quinn	Director of Service	Waterford City and Co. Council (Local Government Management Agency Rep)
Ruairí Ferrie	Planning Policy Section	D/Housing, Planning & Local Government
James Kiernan	Relationship Manager	Chambers Ireland
Jim Copeland	Head of Member Relations	Hardware Association of Ireland
Cassandra Hinchy		DEASP