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## Covid-19 Emergency and Business Prevention Systems in Italy

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### Abstract

This paper aims to focus on the dispute caused by the Covid-19 emergency between the need to protect the workers and the necessity to defend production activities. The virus led us, when making any important decision, to use compromise approaches between the need of economic development and the right to health, which is set forth by the Constitution. During the Covid-19 emergency we have witnessed many dichotomous and discordant situations: on one hand, the strikes declared by the trade unions to stop the production of big companies which had to rethink in a short time their prevention measures in front of an unexpected “biological risk”; on the other hand, the concern and the dismay for the business crisis and the loss of jobs. The right to work and the right to health have never been so antagonistic as in this historic moment, when they seem scarcely compatible. The axiom of sustainability, therefore, must be the compromise between the different prerogatives. Today more than yesterday, in all work organizations and at any level, it is necessary a rethinking of the business governance that should aim to enforce the prevention systems and workers’ psycho-physical safety: besides social distancing and separated spaces, implementation of thermo-scanners, use of simple personal protection disposals, also modifying, when needed, the work organization and procedures through smart working and work methodologies which can protect workers’ health without affecting the productivity. All this has additional safety costs, but today it seems to be essential to combine the three dimensions of a real sustainable development.

**Keywords** – Covid-19; Work Safety Protocols; Prevention; Contagion; Company commitment; Safety.

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## 1 Introduction

The emergency that harshly damaged Italy is not over yet, and it has already had severe effects upon our social and economic system. It weakened many of our beliefs bringing weaknesses and fragilities of the Italian economic system to light, like the underdeclared work, more evident in some segments of the job market such as the domestic health services and the critical aspects of the production system, such as in the *façon* manufacturing, already strongly affected by the competitiveness on foreign markets<sup>1</sup>. The abrupt and sudden stop to production activities, forced by the necessity to keep the social distance, due, on one side, to the concern about contagion and, on the other side, to the introduction of coercive measures imposed by the Government Decree Law, has had disastrous effects upon the whole economy and labor market<sup>2</sup>. So, interruptions of the production activities have been gradually introduced, on one hand, by the Prime Minister's Decree of March 8th 2020, by Health Ministry order of March 20th, by Prime Minister's Decree of March 22nd 2020; on the other hand, they had been voluntarily put in place also before the mandatory closing and are still in place today, given the difficulties of a higher number of companies to start over in any production sector. SARS-CoV-2, has been, indeed, a kind of earthquake, that forced us to modify our life style, our habits and, not to be underestimated, that combination of principles that govern our choices and actions, often pushing the policy makers to a huge dispute<sup>3</sup> and a number of compromise assessments aimed at balancing the individual and collective prerogatives, in all fields, taking into account the permanent imperative to ensure all people the right to health.

So we witnessed to real individual oppositions, a tragic conflict between the duty to remain at home and to use the care required inside and outside and the right to personal freedom of going out, of having personal and social relationships, of doing sport, of taking part in religious services<sup>4</sup>. In the labor sphere the hiatus between the right to health, enshrined in Article 32 of the Constitution, and the right/duty to work, to respect the work contractual commitment, has been even more tearing.

During the so called "first phase", starting from January 31st, when the Prime Minister Conte declared the emergency state, there has been a persistent contrast between the need to not stop production, in order to guarantee the continuity and survival of the Italian companies; on the other hand, the workers' concerns about working often without safety devices, claiming the necessity to "remain at

<sup>1</sup> Istituto Nazionale di Statistica [Istat] (2020d). See in particular Chapter IV, *Il sistema delle imprese: elementi di crisi e resilienza*, where is given an accurate examination of the pre-Covid-19 situation (period 2011-2017) about characteristics and elements of fragility in the Italian productive system. In this regard, see also Istat (2020f).

<sup>2</sup> In regard to the loss of confidence in the companies, marked by a strong general decrease which affected all economic sectors with particular intensity in the services sector, and specifically in the tourist, transport and storage services, see Istat (2020c).

<sup>3</sup> See Costa & Schizzerotto (2020).

<sup>4</sup> On this regard, see Istat (2020e); and also Istat (2020b).

home”, while, outside, people were getting more and more concerned about the tragic repercussion in terms of employment due to the suspension of the essential activities.

In a collective view, we can see a dramatic gap between the need to guarantee the citizens’ health and the need to avoid the decline of the Country. The government has tried to deal with the devastating effects of the lockdown adopting a plan of economic aids to the families and to the activities (“Cura Italia” Decree and “Rilancio” Decree), but above all with the gradually reopening of the productive activities during the “second phase”, firstly through the Prime Minister’s Decree of April 26th 2020.

All this provoked huge upset and reactions among the workers and the trade unions. Suffice it to mention the emblematic case of the strike in the industrial vehicles factory Sevel in Atessa (Abruzzo) from March 17th, date in which, following the strike called by a trade union organization, much as 80% of the workers has downed tools, refusing to go inside the factory. Travels to go to work and the huge number of workers who share the same work space caused, during the first weeks of the pandemic, anxiety in the staff who asked the top management for a stop of production, due to the lack of prevention measures. At the same time, the public opinion lived in a state of general confusion seeing the employment opportunities more and more unstable, due to the job losses.

This paper intends to address the mentioned issues, examining the juridical and organizational problems and therefore the new corporate obligations in the safety area imposed by the sanitary emergency, with an approach to highlight the regulatory constraints imposed by the anti-contagion regulations, but also the positive aspects that a reinforced<sup>5</sup> prevention system can engender, creating mutual benefits for companies and workers. On this basis, the paper presents the following organization: after the introduction, Section 2 focuses on the consequences of the pandemic on Italian companies and workers; in Section 3, security protocols will be discussed; Section 4 will be dedicated to the presentation of the novelty elements introduced by the safety policy in favor of workers and citizenship. The paper ends with conclusive reflections on the topics covered.

## **2 The consequences for the enterprises and the workers: a slice of reality**

The entrepreneurs had to and have to keep on swinging between the duty to protect their employees, assuring them the fullest psycho-physical safety, and the duty to safeguarding their business survival, kick-starting the organizational systems and reopening the activities, where and to the extent possible.

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<sup>5</sup> One thinks of the “extra” health surveillance introduced through the anti-contagion regulations that impose the reinforcement of the competent doctor and the sanitary measures to contrast the infection spreading inside the company. To learn more, see Lazzari (2020).

All business realities have suffered a setback due to the coronavirus spreading, from the smallest one in the commercial, services and manufacturing sector, to the biggest where the main problem was the organizational complexity and the large number of employees, which provoked the *empasse*, due to a difficulty in a fast adaptation of the business organizations to the new prevention assets imposed by the need to contain the biological risk whose characteristic and dynamics of contagion spreading remain unknown. This is highlighted by the data supplied by the National Institute of Statistics (Istituto Nazionale di Statistica-Istat) in May 2020<sup>6</sup>, which show how the national GNP declined by the 4,7% compared to the previous quarter and by the 4,8% in terms of *trend*; the data show that this economic variation is the result of a marked and widespread decline of the productivity in all economic activities and it is particularly relevant to the industry and the tertiary sector.

Interesting data emerge from the Istat's surveys concerning the job market which show a moderated decrease of the employees number in March, by the 0,1%, compared to the two previous months, thanks also to the measures supporting the employment implemented by the Government (prohibition of redundancies until August 2020 and until the end of March 2021). However the Istat data show an alarming issue: the increased number of inactive workers, these are those people who gave up on looking for a job or maybe they have never looked for it and who do not declare their availability to work. So, in the face of a slight decrease in the employment rate by the 0,9%, reaching the 8,4% of the workforce, the inactivity rate raised by the 0,8%, increasing the total to 35,7%.

General concern about coronavirus also led people to give up looking for a job.

These data give us the sense of emotional effect caused by the virus at an individual and collective level, clearly showing how the “closing” of last months has been an obligation and a need that strongly impacted people and had devastating effects upon our economy. Among the economic sectors, the industry has been the most damaged of all: almost two third of the industrial enterprises, that represent the 46,8% of turnover and the 53,2% of the main sector added value, have been obliged to stop their activity. At the same time, the incidence of the closing in the tertiary sector has been of the 43,8%, 37,2 in terms of turnover and 29,9% in terms of added value. In terms of employment, the suspension measures involved about 7,1 million employees, pairs to 43,3% of the total, of which 4,8 million are employees and 2,3 million are self-employed. The main loser of the economic activities suspension has been the 50,5% of the employees in the micro-enterprises (pairs to about 3,8 million) and the 48,4% of the officers in small firms (pairs to 1,6 million) particularly in the building sectors, in the Ho.Re.Ca. retail market, in the others services activities. As regards the middle and big enterprises, the Istat data show suspension respectively for the 38,5% of the employees and for the 25,9%. Consider that during the first phase, 900.000 employees were suspended in the big enterprises.

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<sup>6</sup> See Istat (2020a).

To bear the cost of the crisis, as already written, have been all kind of enterprises, with important consequences in terms of restarting costs, particularly the so called “oneri per la sicurezza” (security charges) on the work places. Among the workers to pay the higher cost of the crisis there have been the precarious ones, the most vulnerable, victims of the lockdown who have fewer guarantees to keep a work position, in general, less protection<sup>7</sup>.

### **3 Safety Time and protocols**

Besides the economic losses due to the suspension period and the consequent lower earnings, the entrepreneurs had to rethink the business organization in terms of prevention, in order to guarantee the safety of the staff and of all those people who operate around the company: customers, suppliers, maintenance staff, etc. The first anti-Covid prevention regulations were decreed in March 14th 2020 protocol signed by trade unions and professional associations per order of the Prime Minister and the Economy, Labor, Economic Development and Health Ministers in order to avoid the stop of activity for the companies in this emergency phase while ensuring the workers’ health protection. It is a shared plan of action that provides guidelines to help companies in the adoption of anti-contagion safety protocols and gives operative instructions to increase the efficacy of the prevention measures, from the safe entrance modalities into the company to the use of personal protection disposals, from the organization of the shared spaces to the sanitary surveillance. The protocol, by its very nature, binding for the signatory parties of the agreement, has become mandatory when it was recalled by Article 2, comma 10 of April 10th 2020 Prime Minister’s Decree. In the introduction, it states the general principle whereby “the continuation of the productive activities is allowed only if the workers’ safety is ensured by adequate levels of protection”. The second phase started with the protocol updated on April 24th and incorporated into April 26th Prime Minister’s Decree. The plan of reopening set up by the Government has planned, at the same time, a progressive flourishing of agreements and implementing decrees to regulate the safe reopening in all productive sectors. To weigh on a complex regulatory framework, there is also a changing and constantly evolving, as well as, two-track legal framework since the healthcare system is a concurrent legislative subject managed by State and the Regions<sup>8</sup>. In consequence of this, the Government Decree has always come together with many regional Ordinances which arbitrary applied the State regulations inside each region, creating a differentiated and confused

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<sup>7</sup> To learn more, see Ministero del Lavoro e delle Politiche Sociali et al. (2020).

<sup>8</sup> About the share of competences between State and Regions, see Pascucci (2012).

situation of protection. The same May 17th 2020 Prime Minister's Decree, in allowing the restarting of some activities, premises "provided that the regions and the autonomous provinces have previously found the compatibility of such activities with the course of the epidemiologic situation in their own territories and that they establish the proper protocols or the guidelines to prevent or reduce the risk of contagion in the reference field or similar".

A useful example is the region Abruzzo, which from the beginning of the pandemic, from the first Ordinance of February 26th 2020, until today, has issued 74 Ordinances containing urgent measures to restrain and manage the Covid-19 epidemic emergency. The Ordinances No. 62/2020, No. 65/2020, No. 67/2020, No. 68/2020 and No. 69/2020 regulating the first safety protocols to prevent and reduce the risk of contagion in business such as restaurants and bars, production, marketing and supplying food, leisure beach activities, accommodation services, commercial activities on public areas (markets, fairs, standalone stall, travelling commerce) and the commercial activities in fixed place, hairdressers and beauticians, transport and logistics and to follow the safety protocol in public offices and in museums, archives, libraries, archaeological sites and others cultural places have been set up during the second phase in order to facilitate the gradual reopening of the activities. Last, the Ordinance No. 74 of June 14th 2020 reformed the ceiling of protocols, setting up new ones, in order to provide a synthetic and immediate instrument to apply the general prevention and constraint measures and support the restarting of the economic and productive activities, in line with the workers' and customers' protection, in accordance with June 11th 2020 Prime Minister's Decree and the National Institute for Occupational Accident Insurance (Istituto Nazionale Assicurazione Infortuni sul Lavoro-Inail) and the National Institute of Health (Istituto Superiore di Sanità-ISS) guidelines, in order to restrain the risk of contagion. Each safety protocol provides the different prevention measures scientifically recognized, to prevent the spread of the infection, among these behavioral norms, safety distance and the contact tracing rules, that is the tracking of infected people.

#### **4 A "new" safety policy in favor of workers and citizens**

Complies with Annex 9 of the Prime Minister's Decree June 11th 2020, during this sanitary emergency, the prevention corporate system reinforced on the basis of prevention and protection measures planned in the Legislative Decree of April 9th 2008, No. 81, represents the natural setting for the integrated management of the risk relied to the pandemic situation. The companies, indeed, bar none, have to adapt their health and safety system at work to this new menace<sup>9</sup>, in line with the principle

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<sup>9</sup> By June 15th 2020, the Inail infographic certify 49.021 Covid-19 infection cases. <https://www.inail.it/cs/internet/comunicazione/sala-stampa/infografiche/infografiche-denunce-contagi-covid--15-giugno-2020.html>

of “maximum security technologically possible”, which, as required by Article 2087 of the Civil Code (c.c.), imposes, in the activity of the company, that the employers ensure the safety at work choosing the most suitable solutions in respect of the single risk factors, keeping into account the particularity of the work, of the experience and the technique<sup>10</sup>. The employers have a general duty of protection towards their employees who, in their turn, have the right, laid down in Article 35 of the Constitution by virtue of the *favor prestatoris*<sup>11</sup>, to be protected and to work in condition of maximum psycho-physical safety.

Therefore, the operational guidelines established by the protocols, when needed reinforced with more effective solutions, must be adapted to any single organization, identifying those measures that could be more effective in relation to any single local context and operational procedures to carry them out; these procedures could be the same as the ones already adopted, provided that they have been adapted, as well they could represent an *addendum* related to the emergency context of the Risk Assessment Document (DVR) drawn up in accordance with Article 28 of the Legislative Decree 81/2008.

As far as the Covid-19 is concerned we talk about generic biohazard, “integrated” type, precisely because this risk is to be added to all the others risks that are already foreseen, in the ordinary way, in the evaluation of risks of the enterprise and in the DVR.

As regulated by the Prime Minister’s Legislative Decree June 11th 2020 and by the documents provided by ISS and Inail<sup>12</sup>, in order to ensure the workers’ safety in any work reality it is necessary:

- to evaluate and contrast the risk of aggregation and crowding, in an effective way in the different realities and at the entrance to them;
- to evaluate the risks related to the persons’ closeness (for example, workers, costumers, etc.) to static (such as people in fixed workstations), dynamic (people moving) or mixed (presence of people who stay at fixed workstations and others moving at the same time) contexts;
- to guarantee the possibility to have a proper protection of the face, that is the mask, inside the contexts where it is recommended;
- to evaluate the risks related to the main ways of virus transmission (*droplet* and contact);
- to ensure the presence of hands cleansing disposals for staff and costumers;
- to guarantee an adequate ventilation in closed spaces;
- to guarantee an adequate cleaning and sanitization of the spaces and surfaces;
- to provide effective information and communication to the staff and all those people who share the workspaces;

<sup>10</sup> See Guariniello (1983, p. 103). For an analysis of the subject, see also Maresca (2020).

<sup>11</sup> About the principle of *favor prestatoris*, see Rinaldi (2009). See also Simi (1967, pp. 8-9) and Cessari (1966, p. 29).

<sup>12</sup> See Inail (2020a).

- to promote, monitor and check the respect of security measures defining the respective roles inside the organization.

All this involves additional direct and indirect costs, related to the security of the staff, if we consider specifically new assets to introduce:

- organization of dedicated areas for the triage and the check of the body temperature (digital thermometers, thermographic cameras, access measurement system);
- provision of personal protection equipment for workers (masks of all types, gloves, protective clothing);
- provision of disinfectants and hand sanitizers;
- adoption of adequate warning signs;
- appropriate sanitary services;
- direct staff training;
- setting of work breaks.

The Covid-19 has had a strong impact on the company organization in those enterprises where it has been imposed the maximum use of the smart working for those activities that can be done at home<sup>13</sup>; the regulations introduced incentives which allowed the employees to use their leave and paid leave, as well as other means provided by the collective bargaining, and above all to stop the activity of some business units which are not considered fundamental for the production. Another aspect introduced by the update of April 24th protocol is the need to create in each company a “Control Committee to check the application and verification of the regulation protocol” with the participation of the company trade union organizations and the safety workers’ representatives. In the absence of company committee, for particular kinds of enterprises and for the territorial system of trade union relations, a Territorial Committee will be set up which will be composed of health and safety joint bodies including the workers representatives for local safety and the representatives of the social partners.

## **5 Conclusions**

Despite the not legal status of the protocols, the application of the measures which they contain to adopt in the company prevention systems, it is not an option, it is indeed “legal obligation” since it is

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<sup>13</sup> As far as the protection measures in the smart working are concerned, see Allamprese & Pascucci (2017). To learn more about the introduction of smart working during the lockdown, see Boeri & Caiumi (2020); Cetrulo et al. (2020).

laid down in April 10th Prime Minister's Decree, in Article 2, comma 10: "The companies that comply with the shared protocol to regulate application of anti Covid-19 virus measures signed by the Government and the social representatives on 14th March 2020 will not stop their activity".

In this way, safety at work and the consequent adoption of general protection measures take precedence over the trading interests as well as the costs<sup>14</sup>. To new evidence of how much said, an example is the safety protocol on building sites, annexed to the June 11th Prime Minister's Decree that introduces "a conventional typing, related to the construction activities, of the general disposition, contained in Article 91 of the Legislative Decree of March 17th 2020, No. 18, which stipulates that the respect of the containment measures adopted to contrast the Covid-19 epidemic is always evaluated to exclude, in accordance and for the effects of the Articles 1218 and 1223 c.c., the liability of the borrower, as well as the application of suspensions or penalties related to delayed or failed fulfillment". Where it would not be possible to ensure the workers' safety, such as in those cases where the work processing needs the workers to stay closer than one meter from one to another and devoid of masks and others personal protection disposals (gloves, glasses, clothing, bonnets, etc.), the suspension of production will not provoke the entrepreneur's liability for any delays, since he operates under the need to ensure the workers' safety, preventing the risks of infection. On this purpose, it is sufficient that the work safety coordinator certifies the circumstance in the safety plan of coordination.

To enhance the workers' protection, the Inail memorandum No. 13 of April 3rd 2020 equates violent cause to the virulent cause when it comes to compensation of a worker hit by coronavirus infection within his workspace, therefore when it comes to insurance related matters. Insurance protection has been enhanced due to coronavirus emergency, anyway the burden of proving the entrepreneur's "fault"<sup>15</sup>, in case of infection- injury shall lie with the worker, considering that the entrepreneur has the overall liability to ensure his employees' and third parties' psycho-physical safety since they could be affected by the negative results of possible omissions or mistakes.

Beyond the compelling aspect, the general mindset according to which training, safety personal disposals, maintenance, sanitary surveillance of the staff and, in general, all those measures legally imposed in order to enhance health and safety inside the work spaces, represent a mere "cost" need to be revised. It is important, instead, to become aware of the costs generated by the "lack of safety", that is those costs that would be originated in cases of injuries and all the economic consequences related to possible "breakdown"<sup>16</sup>. The push must be, in a proactive way, to an improvement of the company's efficiency, it is necessary to reinforce the resistance of the company to any possible risk, using all the

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<sup>14</sup> See Inail (2020b).

<sup>15</sup> Civil Cassation, Job Section, January 5th 2018, No. 146.

<sup>16</sup> See Kohn et al. (2000). And also, see Reason (2000).

opportunities that the construction of a prevention system could activate, by stimulating the company's loyalty, the creation and the maintenance of a peaceful and positive organization environment<sup>17</sup>, of affection and more convergence towards the company's mission, aiming to higher levels of workers' performance and entrepreneur's profit. In this sense, the implementation of a valid and common safety model, perceived by workers as care and attention element towards the insiders, can undoubtedly represent a factor of success for the company that incisively address to the "win win" logics of the corporate sustainability<sup>18</sup>. In such a system, no matter the emergency phase, success belongs to everybody, both the employers and the employees.

To say the least, we could say that exists a positive side in Covid-19 precisely in the request of reconsidering the importance of the reaching agreement, as well as of the sanitation practices, as never before. However, in a business dimension, a positive consequence is only possible when the coercive practice becomes real awareness of how important it is to avoid superficiality and prior reluctance and, in a globalized and entropic world, only when sanitary prevention measures are considered as rules of common sense rather than mandatory standards. In the interest to promote a real sustainable business responsibility, it is more and more important to converge towards a "compositional approach" ready to receive the workers' proposals, by adapting them to the business requirements in a serious and reliable way.

The dialogue between the social business parties, also through the new committees for the application and verification of hazmat rules, allows a more effective use of the regulations, and the achieving of a better workers' compliance.

On this purpose, as stated on the shared protocol of April 24th, it is established that a "precautionary confrontation" must be hold with the different trade union representatives in order to make effective and shared any applied measure thanks to the workers' contribution, specifically the RLS and the RLST (Representative of workers for safety and territorial safety)<sup>19</sup>.

On a more utilitarian level in term of business advantage, the virtuous companies can enjoy the business utilities originated by proactive instruments such as the implementation of safety organization and management standards, in accordance with Article 30 of the Legislative Decree 81/2008, suitable to be effective in exempting from administrative liability the legal persons, the unincorporated companies and associations. Rewarding is also the capacity to keep over time the suitability with respect to "companies' and entrepreneurs' qualification systems", in accordance to Article 27 of the Legislative

<sup>17</sup> See D'Amato & Majer (2005). See also De Carlo et al. (2014).

<sup>18</sup> To learn more, see: *Costruire sulle esperienze: un approccio win win alle relazioni industriali transnazionali nelle società multinazionali*. [https://www.busineurope.eu/sites/buseur/files/media/reports\\_and\\_studies/2018-125\\_joint\\_tca\\_final\\_report\\_it.pdf](https://www.busineurope.eu/sites/buseur/files/media/reports_and_studies/2018-125_joint_tca_final_report_it.pdf). See also Winkler (2002).

<sup>19</sup> See Boccafurni (2020).

Decree 81/2008, since it would represent “an advantage to take part in related tendering procedures and public subcontracting and to have access to tax incentives, public financial funding and contributions, always related to the same tendering or subcontracting”.

Another important advantage, are as well, some incentives introduced by Inail, such as the “discount” called “prevention swing” to those companies that take measure to improve prevention and health and safety protection in the workspaces, in addition to those already prescribed by the related regulation.

Therefore, the actuation of concrete strategies to reinforce the safety at work, in a “best performance” perspective, can lead to a strengthen organization, less vulnerable to the external requests and more performing with respect to the market dynamics, that never before, had put the companies of our country under such high deal of stress.

Workers’ safety, when it is considered as a business asset and goal, and not only as mere “regulatory compliance”, can become a key to success since it is the base to create an effective staff management. Anyway to convert it in a driving force of the company, it is essential that the safety system is perceived as fidelity element by the employees and their own representatives inside the trade union organizations. In this way, through a full convergence with short-medium and also long term company goals, it creates the mix of positive and more and more constructive labor relations, in a logic where there are winners rather than just a winner.

The sanitary emergency, becomes a key moment of proof, since the companies capacity to resist the infection, which is possible only with a big participation and collaboration of the staff and a strong sense of liability, it ensures, on one hand the workers’ psycho-physical safety and their wellness, on the other hand, avoiding the suspension of production and the absenteeism caused by sickness, it can guarantee the company resistance and avoid further losses of profit, improving the public image of the company<sup>20</sup>.

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<sup>20</sup> Several studies showed the relation between organizational wellness and the increase of company profitability. Particularly, a study by the World Health Organization showed how the workers’ involvement decreases in reliance to the level of work stress related, in Pasquarella (2012). Same conclusion is made by the research on “Benessere organizzativo” realized, in 2016, for the project “Good Practice” promoted by Politecnico of Milan ([https://www.unifi.it/upload/sub/personale/benessere\\_organizzativo/relazione\\_benessere\\_organizzativo\\_2016.pdf](https://www.unifi.it/upload/sub/personale/benessere_organizzativo/relazione_benessere_organizzativo_2016.pdf)). Analysis of the good company safety practices and the positive effects upon the organizational climate and the productivity of the company documented on a study of the European Agency for Safety and Health at Work (Agenzia europea per la sicurezza e la salute sul lavoro, 2015). To learn more about, read also ADAPT-PwC (2017).

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