

CONSUMER PROTECTION IN ITALY

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1. Consumer policy institutions

MINISTRY RESPONSIBLE FOR CONSUMER POLICY

In Italy, the Ministry responsible for consumer policy is the Ministry of Economic Development, whose main task is to assure consumer protection in the fields of competition and market. On the other hand, there are some sector-based activities within other Ministries, Public Institutes, Independent Authorities and also there are other institution at the local level with competences in specific areas. Besides, the necessary link between consumer policy and other policies is currently assured through a series of general legal instruments which provide for coordination between the various authorities and bodies involved in the different sectors. In this field, it's necessary to mention the State-Regions Conference (Conferenza Stato-Regioni), whose job is to ensure coordination and liaison between the activities of the central government and the regional bodies, and the Services Conference (Conferenza di Servizi) provided for article 14 of Act n. 241 of 7th August 1990, in cases in which there is a need to examine in parallel the different interests that will be affected by an administrative procedure. Moreover, within the framework of its powers, each administration plays its part in consumer affairs, where necessary.

The Italian consumer protection legislation, of European derivation, has been collected into a consolidated Act called "Consumer Code" (Codice del Consumo - Legislative Decree no. 206, dated 6 September 2005), and subsequent amendments and additions, a fundamental reference Law covering the protection of consumer and user rights that brings together, coordinates, and simplifies the legislation in force on the subject. In conclusion, the Italian consumer protection policy reflects the guidelines of the EU programme.

PUBLIC AUTHORITIES

With reference to **Regulation (UE) 2017/2394** amending **Regulation (CE) 2006/2004** on cooperation between National Authorities responsible for the enforcement of consumer protection laws (the Regulation on consumer protection cooperation), the Ministry of Economic Development's role is both the **Italian Single Liaison Office (SLO)**, i.e. the Public Authority designated as responsible for coordinating the application of the above-mentioned regulation within this Member State, and the Competent Authority (CA) with respect to several directives (which govern, inter alia, certain aspects of the sale and associated guarantees of consumer goods, e-commerce, timeshare contracts and price display of products offered to consumers), that means the Public Authority established at national level with specific responsibilities to enforce the laws that protect consumers' interests.

The goal of the aforementioned regulation is to facilitate and strengthen cooperation between public authorities responsible for enforcement of the laws that protect consumers' interests in dealing with intra-Community infringements, and to contribute to the smooth functioning of the internal market, the quality and consistency of enforcement of the laws that protect consumers' interests and the monitoring of the protection of consumers' economic interests.

Among the Competent Authorities it is worth mentioning: the Italian Competition Authority (AGCM), the Bank of Italy, the Italian Communications Authority (AGCOM), the Transport Regulation Authority (ART), the Italian Regulatory Authority for Energy, Networks and Environment (ARERA), the Authority for the Protection of Personal Data, the National Commission for Companies and the Stock Exchange (CONSOB), the Institute for Insurance Supervision (IVASS), the Italian Medicines Agency (AIFA), the Italian National Civil Aviation Authority (ENAC), the Ministry of Health, the Ministry of Cultural Heritage and Tourism, the Ministry of Economic

Development, the Ministry of Justice.

CONSUMER PROTECTION LEGISLATION

CONSUMER CODE (Legislative Decree no. 206, dated 6 September 2005, and subsequent amendments and additions – Official Journal 8/10/2005)

The Consumer Code is a fundamental reference law covering the protection of consumer and user rights. The exigency to collect the entire consumer protection legislation into a consolidated act is due to the necessity to grant this regulation a proper relevance and independency within the framework of the Italian civil code and, at the same time, to set a detailed and organic discipline in relation to this sector.

The Consumer Code consists of 146 articles, divided into 6 parts. This text was also amended:

- **in 2014** by Legislative Decree no. 21, dated 21 February 2014, (implementing Directive 2011/83/EU on consumer rights) which introduced more pre-contractual information for consumers, in particular, with respect to **consumer distance and off-premises contracts**. In particular, the Directive on Consumer Rights aims at achieving a real business-to-consumer (B2C) internal market, through a right balance between a high level of consumer protection and the competitiveness of enterprises.
- **in 2015** by Legislative Decree no. 130, dated 6 August 2015, (implementing Directive no. 2013/11/EU on alternative dispute resolution for consumer domestic and cross-border disputes, in the specific context of the obligations arising from sales contracts, or services, among professionals established and consumers resident in the European Union).

Main objectives of Consumer Code:

- **To strengthen consumer and user protection by improving** the legal position of consumers (both at individual and collective level) through the promotion of awareness of their rights and interests (education and consumer information) as well as to facilitate the development of association relations and collective action tools.
- **To simplify** contractual relations between professionals and consumers, encouraging the use of out-of-court schemes for dispute settlement, which principally aim to decrease the number of litigations and facilitate a more rapid and effective resolution of disputes between citizens- consumers and businesses.
- **To encourage** the improvement of the basic rules of business practices used within the market to the benefit of both consumers and businesses.
- **To coordinate and joint** the many existing acts in the field of consumer protection, including the European Union acts. This need also stems from the fact that **consumer protection** is a **cross-cutting issue** that involves a multitude of sectors, such as product safety and quality and liability for damages caused by defective products, legal guarantee of conformity and commercial guarantees for consumer goods, tourist services, e-commerce, distance contracts, right of withdrawal, consumer credit, contracts negotiated away from business premises and misleading advertising.

ARTICLES 137 - 140 OF THE CONSUMER CODE

The Ministry of Economic Development keeps a list of the national consumer and user associations. The enrolment in this list is subject to specific requirements, set by Article 137, and submitted according to procedures established by the Decree of the Ministry of Economic Development. Currently there are 20 associations enrolled in the list.

The Ministry of Economic Development notifies the list and its relative update to the European Commission, for the purpose of drawing the European union list, held by the European Commission, of the bodies entitled to propose **injunctions for consumers' collective interests**.

The Article 140 defines that the parties referred to in the **Article 139** are qualified to act to protect the collective interests of consumers and users by applying to a Court for:

- a) inhibiting actions and behaviors damaging the interests of consumers and users;
- b) adopting suitable measures to remedy or eliminate the damaging effects of any established breaches;
- c) ordering to publish measures in one or more national or local daily newspapers, where the publicity of the measures may help to correct or eliminate the effects of any established breaches.

ARTICLE 140 A – CLASS ACTION

Class Action is an action to protect the homogeneous individual rights and collective interests of consumers and users, exercisable for ascertaining responsibility and for achieving condemnation to compensation for damages and refunds, arising from damages or contractual defaults, related to consumption. This action allows consumers or users who have suffered damage deriving from defective-dangerous products, or from improper or contrary commercial behavior, in the event that recourse to the judge would be too burdensome for a single individual to combine their own forces through collective action to obtain compensation.

Through this action, one or more consumers who are holders of homogeneous individual rights, can act on their own or give a mandate to an association for the protection of consumer rights or to a committee in which they participate. Any interested consumer, holder of a homogeneous claim, can adhere to the collective action already promoted, without having to appoint a lawyer. Each consumer has the possibility to act individually for the protection of his rights, but in this case he can't join the class action.

LIST OF NATIONAL REPRESENTATIVE CONSUMER AND USER ORGANIZATIONS

The most representative consumer associations at national level, according to article 137 of the Consumer Code, can apply for registration on the list held at the Ministry of Economic Development. These associations, once registered in the aforementioned list, may appoint an effective representative and a substitute at the National Council of Consumers and Users (CNCU) established in the same Ministry, as required by Article 136 of the Consumer Code.

The enrolment in the ministerial list is subject to the possession of a series of mandatory requirements provided for by the same article 137, such as for example: to have been established for at least 3 years; to have a statute that provides for the exclusive objective of consumers protection and a democratic order; to have a minimum number of members reported in a list updated annually with the indication of the membership fee paid directly to the association, etc. Registered associations (**currently 20**) each year must produce the appropriate documentation to prove the possession of these requirements, otherwise they will be removed from the list.

The importance of being registered in the ministerial list ex article 137 of the Consumer Code.

This registration entails a series of prerogatives, such as:

- the possibility of expressing a representative to the National Council of Consumers and Users (CNCU), advisory body, pursuant to Article 136, paragraph 2, Consumer Code;
- the possibility of exercising the so called "Inhibitory actions", ex articles 139 and 140 of the Consumer Code, that is, to act to protect the collective interests of consumers and users by requiring the competent Court to inhibit acts and conduct of companies that are detrimental to consumer interests;
- the possibility of benefiting from subsidies and contributions in the field of publishing, ex article 138 of the Consumer Code;
- Finally, the possibility of benefitting from grants for initiatives for the advantage of consumers, provided for by article 148 of Law no. 388 of 23 December 2000, through the use of the revenues deriving from the administrative sanctions imposed by the Antitrust Authority and foreseen by the article 11-bis of the Law Decree no. 35 of 14 March 2005, converted by Law no. 80 of 14 May 2005, as amended by paragraph 142 of article 2 of the law of no. 244 of 24 December 2007 - relative to the use of the revenues deriving from the administrative sanctions imposed by the Authority for Electricity and Gas for the financing of projects for the benefit of consumers of electricity and gas.

Although the responsibilities of consumer associations have grown significantly in recent years, they operate without the support of specific state funding (except for the expenses of the National Council of Consumers and Users (CNCU). Even if some Regions provide some financial support, the associations operate essentially by means of their own resources, deriving from the collection of funds and the membership fees. These resources are complemented by the financing of projects by national and local bodies and by the European Commission.

NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS

The National Council of Consumers and Users (CNCU) represents consumer and user associations nationwide and was founded by Law no. 281 dated 30 July 1998, now article 136 of the Legislative Decree no. 206, dated 6 September 2005 (Consumer Code). Its competencies, assigned by the legislator, aim to improve and strengthen consumers' position within the market. The Council, operating within the Ministry of Economic Development, is chaired by the Minister or by one of his delegates. The mandate of CNCU is renewed every three years. At the moment the Council is composed of 20 recognized associations, that follow the criteria established by article 137 of the above-mentioned Legislative Decree, and of a representative member of the Regions and autonomous Provinces, who is elected by the State-Regions Conference.

CONSUMER ORGANIZATIONS

The associations recognized by the Ministry are the following (Article 137 of Consumer Code)

ACU – Association Consumers and Users

www.associazioneacu.org

ADICONSUM – Association of Consumer and Environment Defence

www.adiconsum.it

ADOC - Association for the Defence and Orientation of Consumers
www.adocnazionale.it

ADUSBEP – Association of User Protection for Banking, Financial, Postal, and Insurance Services
www.adsusbef.it

ALTROCONSUMO
www.altroconsumo.it
www.consumatoridirittimercato.it

ASSOCIAZIONE UTENTI DEI SERVIZI RADIOTELEVISIVI - Users Association of Broadcasting Services
www.utentiradiotv.it

ASSOCONSUM
www.asso-consum.it

ASSOUTENTI
www.assoutenti.it

CASA DEL CONSUMATORE
<http://www.casadelconsumatore.it>

CENTRO TUTELA CONSUMATORI E UTENTI - CTCU
(Alto Adige Consumer and User Protection Centre)
www.centroconsumatori.it

CITTADINANZATTIVA
www.cittadinanzattiva.it

CODACONS
www.codacons.it

CODICI - CENTRO PER I DIRITTI DEL CITTADINO
(Centre for Citizens Rights)
www.codici.org

CONFCONSUMATORI
www.confconsumatori.com

FEDERCONSUMATORI
www.federconsumatori.it

LEGA CONSUMATORI
www.legaconsumatori.it

MOVIMENTO CONSUMATORI
www.movimentoconsumatori.it

MOVIMENTO DIFESA DEL CITTADINO
www.mdc.it

U.DI.CON – Union for the defense of consumers
www.udicon.org

UNIONE NAZIONALE CONSUMATORI
www.consumatori.it

For further information, see the following website: <http://www.tuttoconsumatori.org>.

CONSUMER MEDIA

The CNCU's Website www.tuttoconsumatori.org is one of the most detailed websites on addressing consumer issues. In fact, it provides information on the nature, composition and activities carried out by the Council and, at the same time, offers the possibility to consult both legislation and principal actions in the field of consumer protection.

Amongst the most important Websites where it is possible to find useful information concerning consumer policies it is worth mentioning:

- www.mise.gov.it/index.php/it/mercato-e-consumatori. The official Website of the Ministry of Economic Development.
- www.mise.gov.it/index.php/it/mercato-e-consumatori/tutela-del-consumatore/rivista-mercato-e-consumatori. The magazine on the activities of the Ministry in the field of market protection and consumer policies. Its goal is foster the relationship between private and public subjects, to enhance experiences and create greater synergies. The magazine combines consumer rights, proper market functioning and promotion of competition, offering an in-depth study aimed at citizens and sector operators (national stakeholders, association of consumers, business organizations, chambers of commerce, local authorities and universities).
- <http://osservaprezzi.sviluppoeconomico.gov.it/>. It provides consumers with important information on national, regional and sub-regional prices and tariffs of goods and services, realized by the Ministry of Economic Development - General Directorate for Market, Competition, Consumer, Surveillance and Technical Provisions, in collaboration with other State Administrations and the social partners.
The National Observatory on Prices, attached to the Ministry of Economic Development, supervises prices at national level; for this reason it has identified a basket of goods and services, which reflects the most common items of Italian households expenditure.

REDRESS BODIES: COURTS AND ADRS

ADR: ALTERNATIVE DISPUTE RESOLUTION ON CONSUMPTION

Alternative Dispute Resolution (ADR) is an alternative resolution procedure that aims to offer an out-of-court settlement for consumer and business disputes.

The act introducing ADR in Italy is Legislative Decree no. 130 implementing the ADR Directive for 2013/11/EU.

The **advantages** of ADRs are the **fast, economical** and effective resolutions of consumer conflicts and the streamlining of the judicial burden as they proceed to alternative ways without resorting to the judge. They also contribute to avoid that consumers, discouraged by the costs and length of the judicial process, give up the protection of their rights. In this way, consumers and businesses have the opportunity to resolve both national and cross-border disputes.

The ADR body is a public or private body with a permanent structure and is included in a specific list (provided for in Article 141-decies of the Consumer Code) held by several competent authorities depending on the economic sector in which they operate – Actually the Authorities are the following: Ministry of Economic Development, Ministry of Justice, Bank of Italy, Communications Authority (AGCOM), the Institute for Insurance Supervision (IVASS) and the Italian Regulatory Authority for Energy, Networks and Environment (ARERA). The Italian Ministry of Economic Development carries out, at the same time, the role of Contact Point among the European Commission and all competent authorities that have established a specific list, and the role of competent authority realizing and managing its own list. The list of the Ministry of Economic Development is divided into two separate sections: ADR Bodies of Joint Negotiations and Bodies of Chambers of Commerce. The first section is dedicated to ADR entities that carry out joint negotiations as referred to in Article 141-ter, on the basis of joint conciliation protocols (stipulated between consumer associations and businesses). There are currently three bodies involved: the **Netcomm Consortium, Trenitalia S.p.A. and Poste Italiane S.P.A.**

The second section is dedicated to the **bodies set up by the Chambers of Commerce** (pursuant to Article 2, paragraph 2 letter g) and paragraph 4 of Law 29 December 1993 no. 580, limited to **disputes between consumers and professionals**; currently nine Chamber of Commerce have been registered. Periodically, ADRs are required to report, as provided for in article 141 – quarter, with the number of complaints, the time length of the administrative procedure, the reasons of the unsuccessful conclusion of the disputes and the percentage of the closed cases.

ODR - ONLINE DISPUTE RESOLUTION

In order to settle disputes with businesses for **purchases of goods and services online** or through online markets (so-called Marketplaces), consumers can connect to the **Online Dispute Resolution (ODR)** Platform, managed by the European Commission, available at the address <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.chooseLanguage>; once connected they can choose the body to contact to resolve the dispute and activate the procedure.

BANKING AND FINANCIAL ARBITRATOR (ABF)

The Banking and Financial Arbitrator (ABF) represents an alternative dispute resolution system among customers, banks and other financial intermediaries relating to purchases of banking and financial services or products.

It's a simple, rapid (a few months) and economical instrument compared to judicial proceedings: in fact, consumers can choose to use this procedure paying a fee of only 20 Euro, that will be refunded in case of a positive decision by the ABF.

The ABF must not be confused with the instrument of conciliation or arbitration. Its decisions are not binding as those taken by a court judge, but if the intermediary body fails to comply with the above-mentioned decisions, the non-compliance is made public.

The customer may approach the ABF only after having tried to resolve the problem directly with the bank or the intermediary body by means of a complaint. In case the consumer is not satisfied with the ABF's decision may still apply for the court.

The Bank of Italy provides the appropriate means for ABF's functioning.

The Interministerial Committee for Credit and Savings (CICR) - belonging to the Ministry of Economy and Finance - with the resolution of 29 July 2008, established the criteria for the performance of these procedures aiming at dispute resolutions and at the same time gave to the Bank of Italy the task to take care of its organization and its functioning.

The Bank of Italy adopted on 18 June 2009 the implementation of the above-mentioned Resolution (published in the Official Journal of 24 June 2009, General Series).

The following subjects are obliged to join to the Banking and Financial Arbitrator:

- Banks;
- Financial intermediaries - on the lists provided for Articles 106 and 107 of the Banking Code (TUB), including “i confidi” (Article 155, paragraph 4 of the Banking Act) and currency exchange offices (Article 155, paragraph 5 of the Banking Act);
- Payment institutions
- Electronic Money Institutions (IMEL);
- The Italian Post Office for banking activities (Bancoposta).

Banks and intermediaries housed in another EU Member State and operate in Italy under the "free provision of services" are not obliged to join the ABF, as long as they adhere or are subjected to a foreign extrajudicial system connected to the Fin-Net network. These organisms are required to communicate to the Bank of Italy the out-of-court settlement system to which they adhere or are subject to in their country of origin.

ARBITRATOR FOR FINANCIAL DISPUTES (ADF)

The Arbitrator for Financial Disputes (ADF), established by Consob - the Italian Financial Markets Supervisory Authority, with resolution no. 19602 of 4th May 2016, is a dispute resolution body between retail investors (savers for damage claims up to € 500,000) and intermediaries for violating diligence, fairness, information and transparency obligations, must be respected by the intermediaries when providing investment services.

Adhesion to ADF is compulsory for intermediary bodies, and allows the investor to achieve a rapid decision in relation to the dispute, cost-free and without legal assistance.

ACF ensures impartiality and independence of judgment. If the investor is not satisfied with the decision may still apply to the appropriate administrative or judicial authority. Applying to ADF or other alternative dispute resolution system is a condition of admissibility to start a judicial procedure. ADF is composed of the Statutory Board and the Technical Secretariat. According to article 5, paragraphs 1 and 4 of the aforementioned Regulation, the Statutory Board of ADF is composed of a President and four members, three of which - including the President - are selected by the Consob, two designated by the CNCU and two by the category associations of the most representative intermediaries at national level. In the same manner, one or more alternate members are appointed for each effective member.

SELF OR CO-REGULATION

The Consumer Code contains references to Self-regulation. In particular, article 27 refers to the field of advertising (see also article 27-a and article 27-quater) and article 101 to the field of public services.

Self-regulation is also mentioned in the article 18 of Legislative Decree n.70/2003, (e- commerce) and in the article 18 of the Legislative Decree n.190/2005, (concerning the distance marketing of consumer financial services) transposed in Consumer Code in article 67- a.

In the advertising sector, a self-regulatory system was set up in Italy in 1963, the year in which the 7th National Conference on Advertising approved a motion which set principles and aims of this self-regulation.

The **Self-Regulatory Institute of Advertising**, is the main example of self-regulatory body in Italy, based on a Code of Self-Regulation whose rules as a whole mark the boundaries of what is deemed to be a correct and lawful communication.

EUROPEAN CONSUMER CENTRES

The Italian European Consumer Centre (<https://www.ecc-netitalia.it/en>) is financed by the European Commission, the Italian Ministry of Economic Development, the Autonomous Province of Bolzen - South Tyrol and by the Autonomous Region of Trentino - Alto Adige/Südtirol.

It is supported by the Verbraucherzentrale Südtirol (Consumer Protection Centre) and Adiconsum.

The task of the European Consumer Centres (ECC) is to offer support in every Member State to consumers on cross-border issues; each ECC takes also part to the European Consumer Centre Network (Ecc-Net).

2. Consumer policies

INITIATIVES FOR CONSUMERS' BENEFIT

Article 148 of the law of 23 December 2000, no. 388, provides, in paragraph 1, that "*the revenues deriving from the administrative sanctions imposed by the Antitrust Authority are destined to initiatives for the benefit of consumers*".

The use of the Fund is provided by the Allocation Decree adopted by the Ministry of Economic Development, subject to the opinion of the competent parliamentary Commissions.

The standard was applied for the first time at the end of the year 2002.

The allocation of the funds can be summarized in the following types of guidelines:

- specific initiatives identified and managed from time to time by the Ministry in collaboration with implementing bodies (for example some financial contributions to consumer associations assisting consumers free of charge in the successful conclusion of joint conciliations, etc.)
- information services for consumers and protection of rights directly managed by the Ministry (for example by "the Italian Price and Tariffs Monitoring Body", or by "the Italian Price and Fuel Monitoring Body", etc.) or through agreements with other bodies (for example "TuoPreventivatore", the online service for price comparison, or through education to insurance policies, through an anti-fraud information archive, or by means of generic communication campaigns – it could be cited for example "competition and its benefits", a radio and TV commercial realized in collaboration with the Antitrust Authority in 2018, etc.)
- initiatives carried out by the Regions in collaboration with regional consumer associations (funding of regional programmes through calls for tenders)
- initiatives carried out by consumer associations, registered in the list referred to in the Consumer Code (financing of projects proposed by the AACC selected through calls for tenders)
- support to this General - Directorate (DG Market, Competition, Consumer, Surveillance and Technical Provisions), of the Ministry, aiming at implementing consumer protection, market surveillance and product safety functions, both at European and national level (for example by means of agreements with public or in-house parties to support the Ministry in the above mentioned sectors). In the specific case of product safety, for example, through agreements with the Chamber of Commerce system (through their Union) we carry out annual surveillance programmes on product conformity, security and energy efficiency.

Resources managed by the Regions, allocated in proportion to population, are targeted to projects that take into account local needs, and which are run by local actors involved in consumer protection.

Finally, the **Ministry of Economic Development uses directly** some resources, also through agreements with various government agencies, to realize some of the most important projects. Among the numerous **projects** realized or still in progress it is worth mentioning in particular those aiming to **combat counterfeiting**, to **monitor prices**, to **strengthen control on the safety of products and destined to the legal metrology**, and more in general, to **provide assistance to consumers** in extrajudicial dispute resolution, to **promote the standardization of contracts** and to verify the presence of unfair terms in contracts.

There are also many projects addressed to consumers-users on important issues identified on the

basis of the development of the market and legislation, as well as those concerning education for younger people.

THE NATIONAL STRATEGY FOR FINANCIAL, INSURANCE AND SECURITY EDUCATION

Article 24-a of Legislative Decree no. 237 of 26 December 2016, provides for measures and interventions aimed at promoting financial, security and insurance education in order to increase, in the population, and, therefore, in consumers, the knowledge and skills necessary to acquire a greater awareness of risks and of financial opportunities. In this context, the Ministry of Economy and Finance (MEF), the Ministry of Education, University and Research (MIUR) and the Ministry of Economic Development have established, by Decree of 3 August 2017, the “National Committee for the Dissemination of the Financial, Insurance and Social Security Education” with the task of implementing the programme relating to the “National Strategy for Financial, Insurance and Social security Education”. The Committee is composed of eleven members, including, in addition to the MEF and the MIUR, the Ministry of Economic Development and the National Council of Consumers and Users (CNCU). The Committee is chaired by a Director (currently Prof. Annamaria Lusardi).

<http://www.mef.gov.it/ministero/comitati/comitato-educazione-finanziaria/index.html>

DATA COLLECTION/RESEARCH/STUDY ACTIVITY

The tasks of the CNCU, defined by the article 136 of the Consumer Code (Legislative Decree 206/2005), include consultative activities; the CNCU expresses opinions on the Government draft legislation, as well as on the parliamentary ones and on the regulations schemes that concern the rights and interests of consumers and users.

Since 2003, the CNCU had established thematic working groups, whose main respective task was to study specific issues of interest to consumers and customers, in order to support the CNCU's institutional activity through specific analysis and research. These groups, has been recently reorganized and address different issues with the other parties involved, such as for example the independent Authorities and Associations.

These work groups are now 17 with the following competences:

1. Conciliation-Access to justice;
2. Commerce, prices and tariffs, E-commerce;
3. Public network services;
4. Product safety and quality;
5. Credit and financial services;
6. Insurance;
7. Food safety;
8. Health;
9. EU policies;
10. Transport and road safety;
11. Corporate social responsibility
12. Class Action Task Force
13. Real estate;
14. Postal services;
15. Relations with the University;
16. P.A. transparency

17. Sharing Economy

The working groups (GDL) meet periodically and see the participation in the complex of about 100 experts from the associations.

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