SUBNATIONAL DOING BUSINESS

Doing Business in the European Union 2020:
Greece, Ireland and Italy

Comparing Business Regulation for Domestic Firms in 24 Cities in Greece, Ireland and Italy with 187 Other Economies

WORLD BANK GROUP

European Commission

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Introduction

One of the guiding principles of the European Union's cohesion policy[1] is convergence in development across EU member states. Such a goal requires reducing disparities among and within EU member states by helping less developed regions catch up. In regions where businesses face more prohibitive costs and red tape, regional development efforts will struggle to encourage more entrepreneurship and investments.

Creating a level playing field for all economic actors is critical to ensure that entrepreneurs with good ideas and energy, regardless of where they are located, can start and grow businesses and generate employment.

Leveling the playing field is particularly important for small and medium-size firms,[2] which constitute 98% of all businesses in the European Union and account for two-thirds of total EU employment in nonbanking sectors.[3] These firms often lack the resources to deal with regulatory and administrative demands as efficiently as their larger peers. And because small and medium-size companies use mostly local resources and their profits remain in the region, their wellbeing is also crucial for reducing economic imbalances amongst regions.

To ensure sustainable and inclusive growth, policymakers should consider small businesses to be their main constituency when designing rules and regulations that affect the business environment.[4] They should also focus on the efficacy of the bureaucracy at the regional level and bridge gaps in regulatory performance, to ensure a fairer and more inclusive environment for businesses.

Doing Business was the first global indicator created to measure aspects of regulation that enable or hinder the owners of small and medium-size businesses in starting, operating or expanding their companies. In its annual publication, each economy is represented by its largest business city[5] and compared globally with another 189 economies.

Doing Business in the European Union 2020: Greece, Ireland and Italy goes beyond Athens, Dublin and Rome to benchmark 21 additional cities, capturing regional differences in regulations and their enforcement. By providing a factual baseline, along with local good practice examples, the study will allow policymakers to target implementation gaps and promote peer learning. Coordinating across different levels of government and institutions is essential to reduce the regulatory burden on companies and to increase the pace of convergence toward best practices.

The study focuses on indicator sets that measure the complexity and cost of regulatory processes, as well as the strength of legal institutions, that affect five stages in the life of a small to medium-size domestic firm: starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts through a local court (table 1.1).

TABLE 1.1 What is measured: five *Doing Business* indicators, covering areas of local jurisdiction or practice across 24 cities in three countries

	**Starting a business** Records the procedures, time, cost and paid-in minimum capital required for a small or medium-size domestic limited liability company to formally operate; includes a gender dimension to account for any gender discriminatory practices.
	**Dealing with construction permits** Records the procedures, time and cost required for a small or medium-size domestic business to obtain the approvals needed to build a commercial warehouse and connect it to water and sewerage; assesses the quality control and safety mechanisms in the construction permitting system.
	**Getting electricity** Records the procedures, time and cost required for a business to obtain a permanent commercial electricity connection for a standardized warehouse; assesses the reliability of the electricity supply and the transparency of tariffs.
	**Registering property** Records the procedures, time and cost required to transfer a property title from one domestic firm to another so that the buyer can use the property to expand its business, use it as collateral or, if necessary, sell it; assesses the quality of the land administration system; includes a gender dimension to account for any gender discriminatory practices.
	**Enforcing contracts** Records the time and cost for resolving a commercial dispute through a local first-instance court, which hears arguments on the merits of the case and appoints an expert to provide an opinion on the quality of the goods in dispute; assesses the existence of good practices in the court system; includes a gender dimension to account for any gender discriminatory practices.

24 cities	**GREECE:** Alexandroupoli, Athens, Heraklion, Larissa, Patra, Thessaloniki	**IRELAND:** Cork, Dublin, Galway, Limerick, Waterford	**ITALY:** Ancona, Bari, Bologna, Cagliari, Florence, Genoa, Milan, Naples, Padua, Palermo, Reggio Calabria, Rome, Turin

Improving the regulatory environment for businesses by learning from international good practices can impel countries to improve. However, learning good practices from other cities in the same country can be even more powerful.

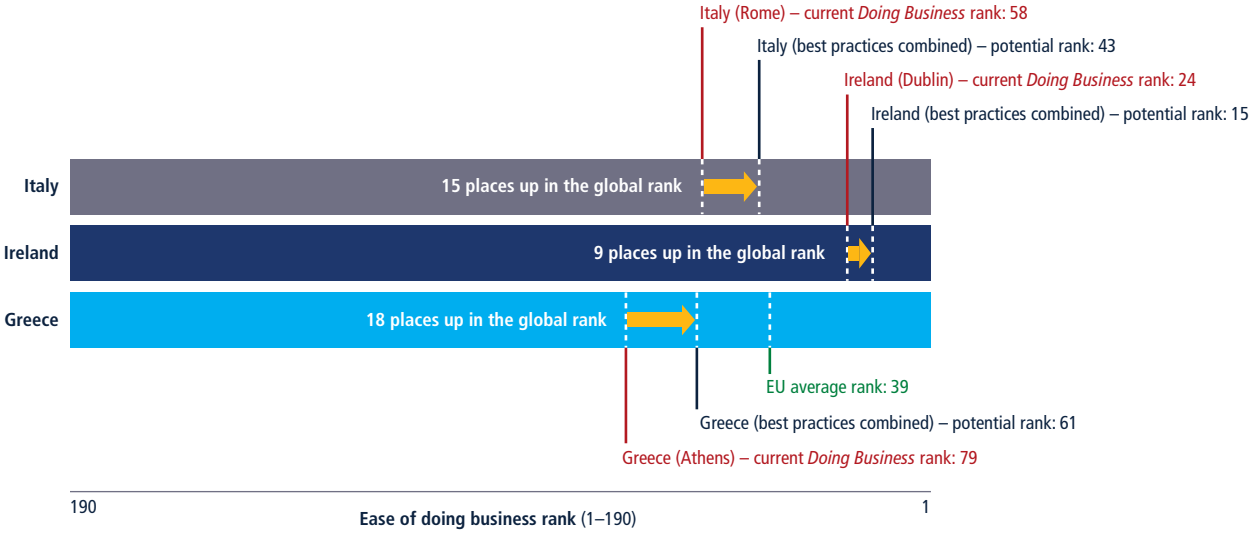
Some of the results of this report stand out.

- Ireland, having one of the most centralized administrative systems in the European Union, shows more homogeneous performance among its cities, suggesting relatively consistent implementation of regulations across the country. In contrast, Greece and Italy show significant subnational variation.
- No city in any country excels in all five areas measured. Within each country, most cities rank among the top half in at least one indicator set and in the bottom half on at least one other.
- Enforcing contracts remains challenging in all three countries. Within the European Union, Greece, Ireland and Italy rank among the six lowest performing member states. Yet, weak performance in one area often coexists with strong performance in another. All Greek cities outperform the EU average on starting a business, and Alexandroupoli, Athens, Larissa and Patra also do so on getting electricity. All Irish cities outperform the EU average on both starting a business and dealing with construction permits. Cork, Dublin and Limerick also do so on getting electricity. Italy has cities that perform on par or outperform the EU average in four of the five areas benchmarked: Ancona and Milan on starting a business, Cagliari on dealing with construction permits, Bologna, Florence, Rome, and Turin on getting electricity, and all cities on registering property. This unevenness in performance across areas measured by *Doing Business* shows that regulatory reform remains incomplete, with more potential for yielding gains in competitiveness.
- Reform-minded officials can make tangible improvements by replicating the good practices seen in other cities within their country. By adopting all the good practices found at the subnational level, the three EU member states in this report would significantly close the gap with the global economies that *Doing Business* determined as having the best practices. For Greece, this would mean an improvement of 18 places in the ranking, of 15 places for Italy, and of 9 places for Ireland on the *Doing Business* global ranking of 190 economies (figure 1.1).

Details about the main findings for each country can be found at the beginning of the respective country chapters. Each country chapter also includes data analysis and reform recommendations, based on national and European good practices, in all five areas benchmarked. The report also includes an explanation of the methodology in the "Data Notes" and detailed procedure lists for each indicator and city covered.

Data in *Doing Business in the European Union 2020: Greece, Ireland and Italy* are current as of May 1, 2019 and can be compared across 187 other economies benchmarked in *Doing Business 2020*.

FIGURE 1.1 If all local good practices were adopted, the global performance of each country would improve



Source: Doing Business database.

Note: The potential ranks shown for Greece, Ireland and Italy are based on the 10 topics included in the aggregate ranking with five topics adjusted to reflect the best performance observed within the same country as covered in this report.

The study is the latest in a series that aims to expand the benchmarking exercise to secondary cities in all EU member states with a population greater than four million. The goal is to provide a more comprehensive picture of each country's regulatory environment for businesses and the efficacy of its bureaucracy at the local administrative level. A first edition, covering 22 cities in Bulgaria, Hungary and Romania, was released in 2017. Twenty-five more cities, from Croatia, the Czech Republic, Portugal and Slovakia, were benchmarked in 2018 (figure 1.2). See "Annex" for a complete list of cities benchmarked and their performance in the areas measured.

The reports are produced by the World Bank Group at the request of and funded by the European Commission's Directorate-General for Regional and Urban Policy. Like its two predecessor reports, *Doing Business in the European Union 2020: Greece, Ireland and Italy* was undertaken in close collaboration with national government counterparts, in this case the Ministry of Development and Investment (formerly the Ministry of Economy and Development) in Greece, the Department of Finance in Ireland and the Ministry of Economic Development in Italy.

The results of the subnational studies in the *Doing Business in the European Union* series are revealing. The three studies completed to date all show that substantial differences in the business environment remain among and within EU member states (figure 1.3). And these differences matter. A study looking at cities in Italy, Poland, Romania and Spain found that firms located in places with a better business environment performed more strongly in sales, employment and productivity growth, and in investments.[6] Reducing the cost for local firms to do business would enhance their efficiency, their competitiveness abroad, and it would encourage investments, which are critical for regional growth. A European Commission report on competitiveness in low-income and low-growth regions

FIGURE 1.2 Subnational indicators are available for 10 EU member states under the *Doing Business in the European Union* series

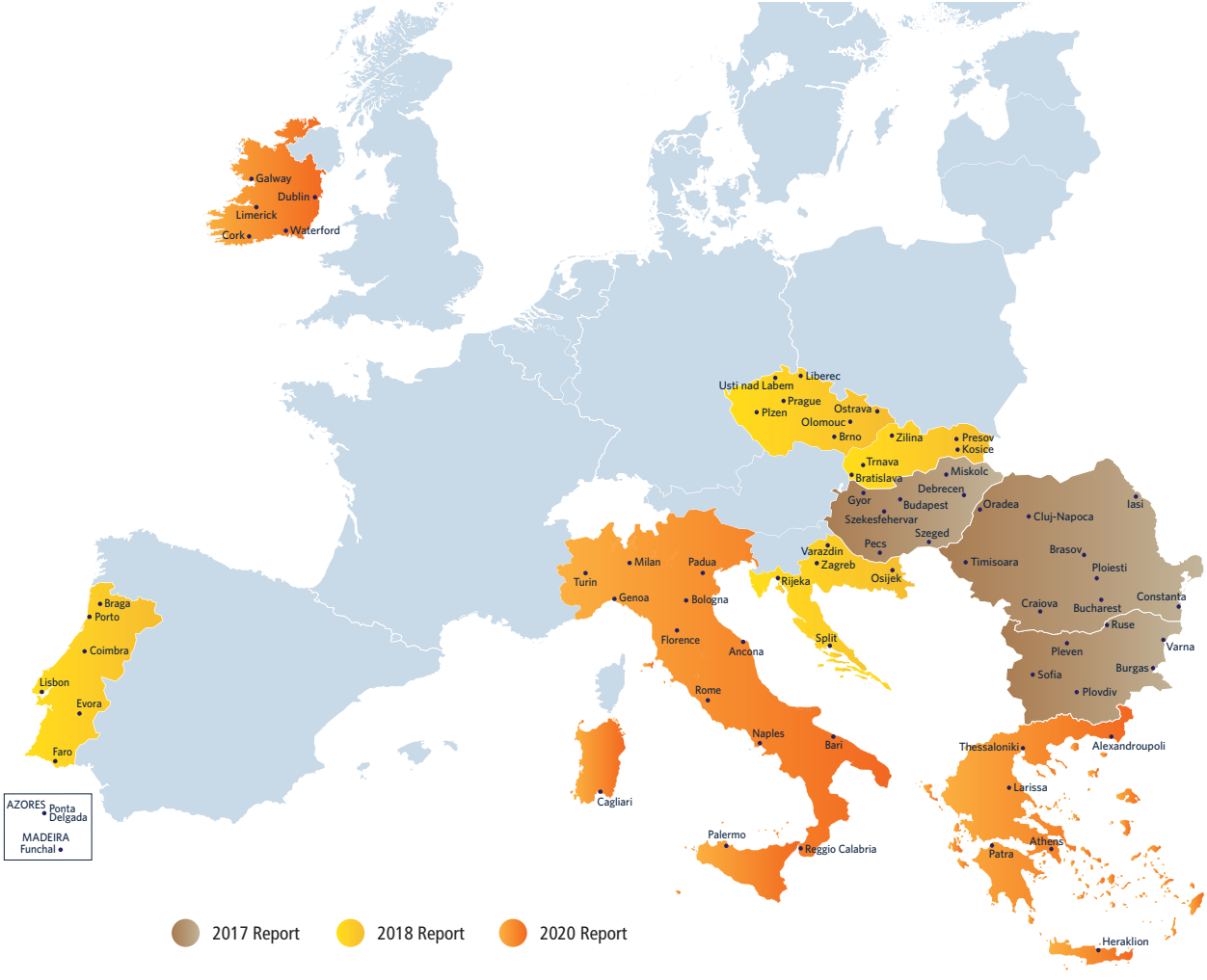
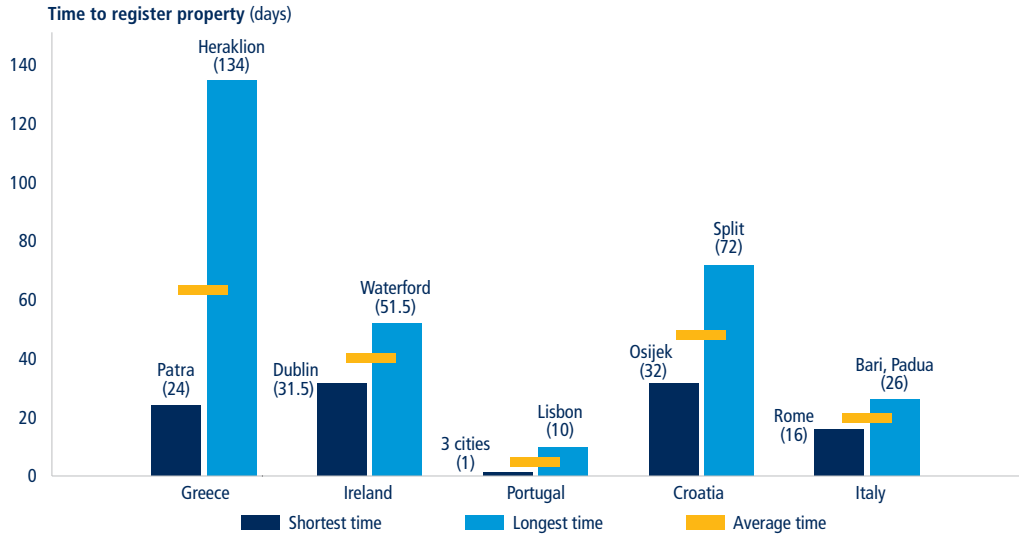


FIGURE 1.3 Substantial differences in the business environment remain, both among and within EU member states



Source: Doing Business database.

Note: The average time shown for each country is based on all cities covered by the data: 6 cities in Greece in 2019; 5 cities in Ireland in 2019; 8 cities in Portugal in 2018; 5 cities in Croatia in 2018; and 13 cities in Italy in 2019.

also emphasizes the need to improve public administration and make procedures more transparent.[7]

Insights from the subnational *Doing Business in the European Union* series will be relevant for the individual country reports produced for the European Semester (the European Union's economic and fiscal policy coordination framework) and for the Cohesion Policy (the European Union's main investment policy).

NOTES

1. Embodied in the Treaty on the Functioning of the European Union (Art. 174), the EU's cohesion policy aims to strengthen economic and social cohesion by reducing disparities in the level of development between regions.
2. The category of micro, small and medium-sized enterprises (SMEs) is made up of enterprises that employ fewer than 250 persons and have an annual turnover not exceeding EUR 50 million, and/or an annual balance sheet total not exceeding EUR 43 million. Extract of Article 2 of the annex to Recommendation 2003/361/EC.
3. Annual Report on European SMEs 2017/2018: The 10th anniversary of the Small Business Act, report prepared for the European Commission (Brussels, 2017), https://ec.europa.eu/growth/smes/business-friendly-environment/performance-review_en.
4. The principle "think small first" was made into policy by the Small Business Act of Europe: https://ec.europa.eu/docsroom/documents/10038/attachments/1/translations/en/renditions/native.
5. Eleven economies that have a population of more than 100 million as of 2013 (Bangladesh, Brazil, China, India, Indonesia, Japan, Mexico, Nigeria, Pakistan, the Russian Federation and the United States) are also represented by the second-largest business city. The data for these 11 economies is population-weighted averages for the two largest business cities.
6. Farole, Thomas, Issam Hallak, Peter Harasztosi and Shawn Tan. 2017. "Business Environment and Firm Performance in European Lagging Regions." Policy Research Working Paper 8281, World Bank, Washington, DC.
7. European Commission. 2017. "Competitiveness in Low-Income and Low-Growth Regions: The Lagging Regions Report." European Commission Staff Working Document, European Commission, Brussels.

Doing Business in GREECE

When an economy is ailing, public discourse about solutions usually focuses on changes to broad fiscal and monetary policies. Less examined are the nuts and bolts that hold the economy together, such as the regulations that determine how easily a business can be started and operated, the rules that set out and clarify property rights and facilitate the resolution of disputes, the efficiency with which goods can be imported and exported, and the rules that govern access to utility networks. When these fundamentals are insufficient, it hinders the intended effect of the more visible macroeconomic policies.

Recognizing the importance of getting business regulations right, the Greek government has taken significant action to improve the business environment, attract investment and set the country on a path of economic recovery from its decade-long crisis. Much progress is expected in the coming years, given the significant number of reforms currently underway, including an ambitious program to complete the restructuring of its land administration system. The country also prioritized judicial reforms—an area where it lags behind its EU peers—focusing on modernizing the courts and introducing new legislation to promote faster proceedings.

Greece has also been focusing on information technology improvements to increase efficiency and provide e-government services. In recent years, the country has introduced several electronic platforms with different levels of success. For example, the implementation of an IT system in 2012, allowing traders to submit export customs declarations electronically, reduced the time exporters had to wait for approvals. Registering a business in Greece is now easier than anywhere else in the European Union, thanks to a one-stop-shop electronic platform that connects several government agencies. By contrast, the new online platform for the submission and review of building permit applications has not yet simplified the process for users. Several municipal officials noted it can be challenging to review plans and drawings on a single computer screen of inadequate size, so they sometimes ask applicants to re-submit documentation in hard copy. There have also been local initiatives to automate. Courts in Athens and Thessaloniki introduced electronic filing systems, but user uptake has been slower than expected, and, in Thessaloniki, users often face technical issues that render the system inoperable.

Creating an efficient, predictable and inclusive environment for businesses to grow and function effectively requires a coordinated effort by policy makers and implementers at all levels of government. The national government may take pains to design regulations that make it easier for entrepreneurs to start and operate a business, but how the regulations are implemented on the front lines determines success.

This report highlights the divergence in regulatory performance among six Greek cities and suggests ways to bridge the implementation gap and converge toward best regulatory practices in the five areas benchmarked.

MAIN FINDINGS

Greek entrepreneurs face different regulatory hurdles depending on where they establish their businesses

While many of the aspects of business regulation this report analyzes are nationally legislated, how a regulation is implemented, and the efficiency of public agencies vary substantially within the country.

It is easier for entrepreneurs to start a business in Alexandroupoli. Dealing with construction permits is more efficient in Larissa, thanks mainly to a more streamlined process to obtain preconstruction clearances and shorter wait times. Patra leads in the areas of getting electricity—due to a more reliable power supply and shorter waits for a new connection—and registering property, but it lags behind in construction permitting and contract enforcement. Thessaloniki stands out for its performance in enforcing contracts and is the runner-up in dealing with construction permits, but it ranks last in getting electricity (table 2.1). The different strengths of these six cities mean

TABLE 2.1 No single city excels in all five areas measured

	Starting a business		Dealing with construction permits		Getting electricity		Registering property		Enforcing contracts	
City	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)
Alexandroupoli	1	96.25	5	66.03	2	85.42	3	46.86	3	52.65
Athens	2	96.00	3	69.53	3	84.74	3	46.86	6	48.11
Heraklion	2	96.00	6	63.99	5	82.70	6	36.69	5	50.94
Larissa	2	96.00	1	70.85	4	84.44	2	47.09	2	55.38
Patra	2	96.00	4	69.09	1	88.11	1	47.77	4	51.32
Thessaloniki	2	96.00	2	70.13	6	81.29	5	44.68	1	57.83

Source: Doing Business database.

Note: The indicator scores show how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The scores are normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

they all have something to share with and learn from each other.

Differences in the business environment across Greece highlight opportunities for cities to learn from each other

Starting a business is the only area measured in which the Greek cities show more homogeneous results. Recent reforms that streamlined the registration process, plus the rollout of digital tools, made the process more efficient than anywhere else in the European Union.

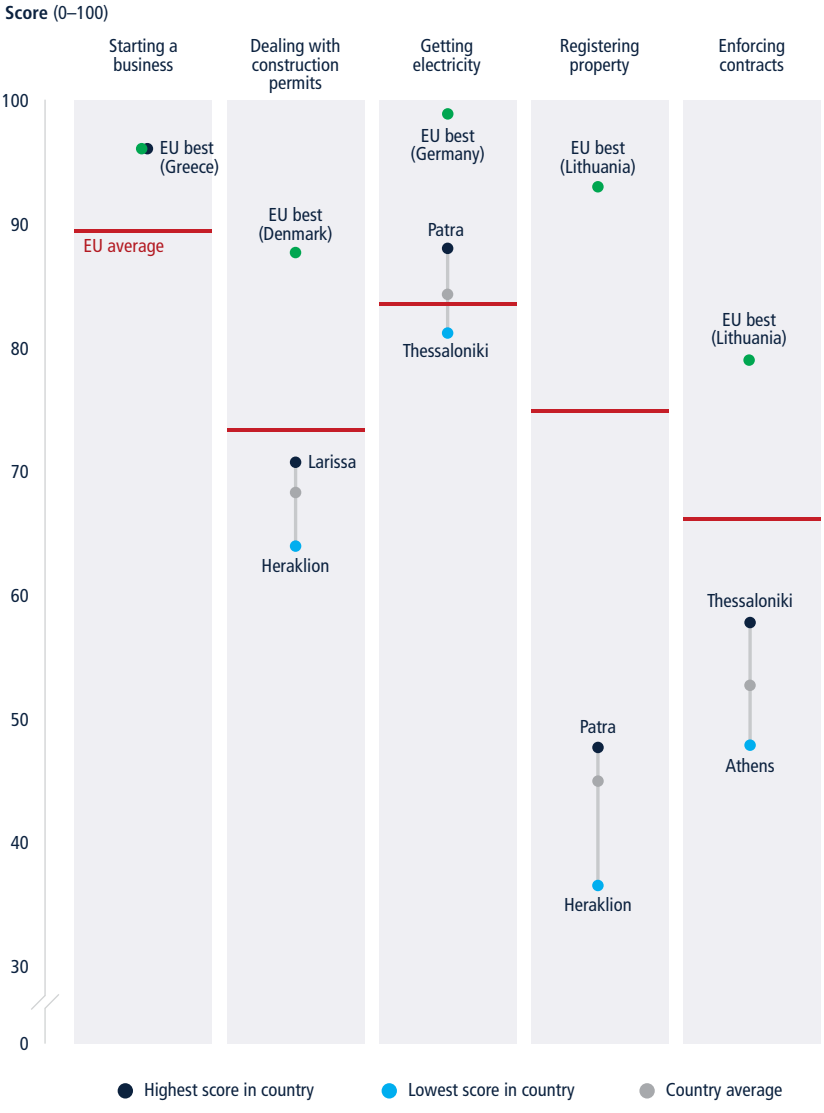
In the other four areas benchmarked, the significant disparities in regulatory performance among the six cities can help policymakers identify opportunities for improving administrative processes and building the capacity of local institutions (figure 2.1).

For example, trial time varies from a year and five months in Larissa to just under four years in Athens, perhaps predictably, given the higher caseload and larger backlogs at the local Single-Member First-Instance Court. However, among cities more similar in size, there is evidence that local judicial initiatives can improve efficiency. Thessaloniki has the second fastest trial time, at a year and eight months, despite being twice the size of Larissa, the fastest city. The relative efficiency of Thessaloniki's court is due largely to proactive case management and the adoption of bold practice guidelines. The court filed these guidelines with the Ministry of Justice and published them on the court website, making it a service charter of sorts. These rules on the court's operation, including provisions limiting the number of cases each judge can hear per year and adjudication time limits, are more ambitious than national standards.

Obtaining construction permits is another area in which the cities' performance varies, which is unsurprising given that many construction-permitting requirements are under municipal control. For example, obtaining a building permit for a simple warehouse in Thessaloniki takes merely 10 days, thanks to efficient coordination between the municipality and the public authorities that review applications, whereas obtaining the same permit takes nearly two months in Heraklion. Heraklion also struggles with longer wait times to obtain clearances from the Archaeology Supervisory Authority. It takes between 10 and 12 days to obtain an archaeological clearance certificate in Athens, Patra and Thessaloniki, but it takes 6 weeks in Heraklion.

Similarly, the gap between the highest-ranking city and the lowest in terms

FIGURE 2.1 There is significant variation in regulatory performance among Greek cities in all areas measured, except starting a business



Source: Doing Business database.

Note: The score shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100 (the higher the score, the better). The averages for Greece are based on data for the six cities benchmarked in the country. The averages for the European Union are based on economy-level data for the 28 EU member states. Other EU member states are represented by their capital city as measured by global *Doing Business*. For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland, Italy.*"

of getting electricity is almost seven points. Patra's score (88.11)—high enough to rank in the top 10 among EU member states—is better than Austria's. Meanwhile, Heraklion and Thessaloniki perform below the EU average. This variation in city performance stems mainly from differences in the efficiency of the connection process and in the reliability of the power supply. Obtaining an electricity connection takes 45 days in Alexandroupoli but nearly twice as long in Thessaloniki (83 days). In 2018, outages in Patra were three times less frequent than in Alexandroupoli and five times shorter in duration than in Larissa.

The most significant disparity between the cities in regard to the ease of registering property is the time it takes to register the transfer at the local mortgage/cadaster office. It takes 12 days in Patra and four months in Thessaloniki. Despite lagging in this indicator, Thessaloniki stands out on the quality of land administration index, where its score is almost three times the average of other cities. Thessaloniki is the only city in which not only are the cadaster survey and property registration complete, but the entire territory of the municipality has been digitally mapped. The city has a state-of-the-art website providing both spatial data infrastructure and a geographic information system (GIS) portal. These apparently contradictory results—between the lag time to register and the high quality of the registration process—are perhaps expected. As with any difficult reform that disrupts multiple interest groups, some things get worse before they get better. Thessaloniki is the city that has made the most progress in implementing the cadaster reform and in tackling the challenges it faces managing the transition.

WHAT'S NEXT?

Eliminating unnecessary red tape and improving the effectiveness of bureaucracies can reduce the cost of doing business for local firms, enhancing their efficiency and their ability to compete abroad.

This report's review of the regulatory environment in Greece points to possible improvements (table 2.2). Some improvements could be achieved by replicating EU or global good practices, others by looking to domestic examples.

Adopting the good practices of the best performing Greek city in each area measured would propel Greece 18 places higher in the global *Doing Business* ranking

An effective way forward is to promote the exchange of information and experience among cities, enabling underperforming ones to learn from those with higher rankings. Replicating more efficient processes developed by other cities within the country could produce significant efficiency gains without a need for major legislative changes.

And because Athens represents Greece in the *Doing Business* global ranking, improvements in this city would be reflected in the country's ranking. If Athens were to replicate the best performances recorded across the six cities in the areas of starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts, Greece would rise to 61 in the global ranking of 190 economies on the ease of doing business—18 places higher than its current ranking according to *Doing Business 2020* (figure 2.2).

Small administrative improvements can make a seemingly outsize difference to small firms, which don't have access to the resources and tools that larger businesses can bring to bear to achieve better and faster service from bureaucracies.

What regulatory changes in Athens could help drive such a jump in Greece's overall ranking? For one, if Athens reduced the time to enforce contracts to 815 days, as in Larissa, and reduced the cost to enforce contracts to 18.1% of the claim value, as in Patra, Greece would rise to a ranking of 59, ahead of the Netherlands. Similarly, if Athens made its electricity connection process as efficient as Alexandroupoli's and the power supply as reliable as Patra's, the country would place among the top 10 EU performers in this area. Making the construction permitting process as efficient as in Larissa would propel Greece more than 40 places higher in the corresponding ranking and past France and Austria.

The potential for cities to improve meaningfully extends beyond Athens. Most Greek cities could learn from the Thessaloniki municipality, for example, how to more efficiently process building permit applications. Obtaining a building permit in this city takes only 10 days, which is three times faster, on average, then in the other five cities. Similarly, the electronic database Athens and Patra use to conduct one-day checks before issuing tax clearance certificates for property transfers could serve as an example to other cities, such as Heraklion, where municipal employees take more than a month to determine if all bills have been paid by searching manually through paper files and receipts that go back 10 years.

Greece can also look to other EU member states for good practices to improve its business environment

Even the adoption of the best practices found within Greece in registering property and enforcing contracts would still leave the country lagging most other EU member states. Looking beyond Greece's borders to other EU member states or to global good practices is another way to boost competitiveness on these indicators.

FIGURE 2.2 If Athens adopted each city's best practices, Greece's global ranking on the ease of doing business would improve by 18 places, to 61

Source: Doing Business database.

Note: For the actual rank, Greece is represented by Athens. The hypothetical best ranks for the five regulatory areas shown are based on the best performances recorded among all six cities benchmarked within the country. Those ranks are used along with Athens's actual ranks for five other regulatory areas measured by *Doing Business* (getting credit, protecting minority investors, paying taxes, trading across borders and resolving insolvency) to calculate the hypothetical best rank for the overall ease of doing business.

To make registering property easier, Greece should conclude the implementation of the cadaster and also transition land records into a fully digital format to ensure the quality and accuracy of the cadaster databases. Greece could also consider making optional the involvement of the legal intermediaries (i.e., lawyers and notaries) who are currently necessary to transfer property. Portugal follows this practice, permitting land registry clerks to draft deeds on the spot at one-stop service desks dedicated to property-related transactions.

Greece could make enforcing contracts easier by making a more concerted effort to collect and use court-performance data to inform resource and workload allocations. Greek judges who currently use pretrial conferences to help parties find common ground and to explore settlement options could draw inspiration from Florence's *Giustizia Semplice* model in their efforts to assess cases suitability for alternative means of dispute resolution. The country could also employ and optimize electronic tools, such as e-filing and electronic court management, to improve court operation today, with the view of introducing a comprehensive e-court system in the future.

TABLE 2.2 Potential opportunities for regulatory improvement in Greece

Regulatory area	Reform recommendations	Relevant ministries and agencies*	
		National level	Local and regional level
Starting a business	Promote online business registration	• Greek Business Register (GEMI) • Unified Social Security Agency (EFKA)	• Chambers of Commerce and Industry
	Expand online platform to include social security registration		
	In the longer term, introduce a unique business identification number		
Dealing with construction permits	Make fee schedules transparent and accessible and simplify the fee structure	• Ministry of Environment and Energy • Ministry of Development and Investments • Ministry of Infrastructure and Transport • Technical Chamber of Greece (TEE) • Archaeology Supervisory Authority • Unified Social Security Agency (EFKA)	• Municipalities and Building offices • Regional fire departments • Regional/local police departments • Local archaeology supervisory authorities • Local cadaster offices • Local boards of architecture
	Review whether certain preconstruction requirements can be eliminated		
	Consolidate preconstruction approvals		
	Enhance the existing electronic building-permitting system		
	Introduce stricter qualification requirements for professionals who review building permit applications		
	Introduce mandatory liability insurance requirements to cover builders and architects in the event of structural defects		
Getting electricity	Identify opportunities to simplify requirements	• Regulatory Authority for Energy (RAE) • Hellenic Electricity Distribution Network Operator (DEDDIE)	• Municipalities
	Introduce an online platform to apply and track application status		
	Introduce a geographic information system (GIS) for the electricity distribution network		
	Enhance the reliability of supply		
	Allow paying the connection fees in installments		
Registering property	Continue and conclude implementation of the cadaster	• Hellenic Cadastre • Ministry of Justice • National Tax Authority	• Mortgage offices • Cadaster offices • Municipalities
	Address Hellenic Cadastre staffing issues in order not to discourage cadaster reform implementation		
	Digitize cadastral maps and property deeds into a consistent format, in a searchable database to ensure quality and accuracy and to enable electronic registration		
	Introduce standardized contracts for property transfers		
	Consider setting up a separate and specific mechanism to handle complaints regarding Hellenic Cadastre services		
	Introduce a specific compensation mechanism for erroneous transactions		
Enforcing contracts	Consider introducing initiatives to clear historical backlogs	• Ministry of Justice	• Local First-Instance Single-Member Court
	Review courts' staffing needs and consider temporary staffing options to help the most congested courts clear backlogs		
	Consider enhancing case assignment to better balance workloads		
	Actively manage the pretrial phase and encourage alternative dispute resolution (ADR)		
	Introduce a dedicated commercial court or division and provide judges the tools to specialize on commercial matters		
	Enhance electronic tools to improve court operation and case management for judges		
	Consider means to lower the cost and shorten the duration of enforcement		

*The list includes the main ministries and agencies relevant to each regulatory area, but others might also be implicated.

Note: All reform recommendations are detailed at the end of the respective indicator section.

1. Starting a Business

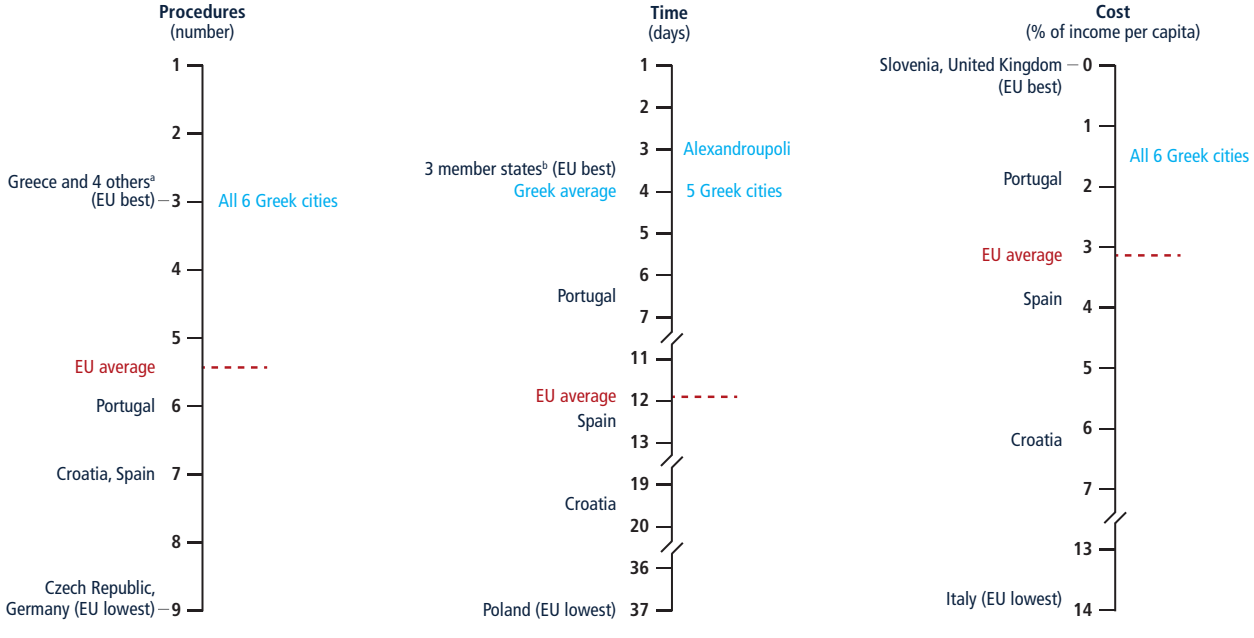
Small and microenterprises are the backbone of the Greek economy. Unsurprisingly, simplifying start-up requirements, which are often the first government regulations entrepreneurs must comply with, has been a focus of the government's reform efforts in recent years. Greece now has a one-stop shop and online platform to help businesses incorporate. The impact of these reforms may show their effects in the coming years. A lot, however, will depend on creating a favorable business environment beyond the start-up phase so businesses can grow, create jobs and ramp up innovation.

Starting a business in Greece is easier than elsewhere in the European Union

Greece regulates the business start-up process using only three procedures (figure 2.3). Only four other EU member states—Estonia, Finland, Ireland and Slovenia—manage to achieve this, as well. Greek entrepreneurs wait about four days to start a business and pay the equivalent of 1.5% of income per capita, less than half the EU average. For EUR 250 (or less, if done online) entrepreneurs can register directly with the commercial registry without having to hire professional intermediaries. By law, the minimum amount to be deposited in cash, before incorporation, as paid-in capital, is a symbolic EUR 1.[1]

The process wasn't always so easy. Starting a business in Greece used to require visiting several government offices, completing 15 procedures, filling out numerous forms, waiting more than a month and paying fees totaling more than 20% of income per capita. To be able to register their companies, Greek entrepreneurs also had to make a bank deposit equal to more than 100% of income per capita.[2] This started to change in 2008, with Law 3661/2008, which reduced the minimum capital requirement and shortened the time needed for publication of the incorporation announcement for limited liability companies. The registration process was further streamlined in April 2011, when Greece implemented an electronic platform (G.E.MI) connecting several government agencies.[3] One year later, Law 4072/2012 introduced a new, simpler and more flexible corporate form—the Private Company (IKE)—with a paid-in minimum capital requirement of only EUR 1. Registration costs were lowered again in 2014. In addition,

FIGURE 2.3 Starting a business in Greece is relatively fast and inexpensive, compared to EU peers



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked in Greece. Other member states are represented by their capital city as measured by global *Doing Business*.

[a]Estonia, Finland, Ireland and Slovenia.

[b]Denmark, Estonia and the Netherlands.

enhanced information-sharing between the Tax Authority and the Chamber of Commerce eliminated the requirement for entrepreneurs to obtain a separate tax clearance in 2016.[4] Chamber of Commerce officials can now check directly with the Tax Authority to determine whether company founders have outstanding taxes to pay at the time of registration.

Hand in hand with simplification came electronic services. At first, the online company registration portal was accessible only to G.E.MI representatives and notaries. In 2018, access was granted to the public. Today, an entrepreneur can access the portal[5] using an electronic ID or personal access code from the tax authority and register a business without leaving the office or exchanging any paperwork. Registration fees are 30% lower for those who take advantage of the online services.[6]

Entrepreneurs need to follow only three procedures and wait merely four days to register a business

In Greece, starting a business anywhere in the country requires the same fees and the same three procedures, which take three or four days to complete (table 2.3).

The first step when starting a business in Greece is to submit the application for registration and the incorporation documents online or in person at the local Chamber of Commerce and Industry's one-stop shop. Entrepreneurs can use either standard or customized incorporation documents.[7] All information provided is automatically shared among the public agencies involved and, within a day or two[8]—sooner with online applications—the business founders receive confirmation of commercial registration (the so-called "announcement of establishment," which includes the company registration, or G.E.MI, number and the taxpayer/VAT number). The announcement is issued in digital form if the application was submitted online. Along with the announcement, the entrepreneur receives signed copies of the company statute and temporary login credentials to access the portals of the business registry and tax authority. The Unified Social Security Agency (EFKA) is automatically informed of the company's establishment via the G.E.MI platform.

The next step is to visit the local EFKA office to register the company manager. Registering other members of the new company is optional.[9]

Additionally, Greek companies need a company seal, which can be purchased from third-party suppliers. Seals are necessary especially when dealing with commercial banks for applications for loans, mortgages or certificates of share issuance (figure 2.4).

TABLE 2.3 Starting a business anywhere in Greece takes 4 days or less and the equivalent of 1.5% of income per capita

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
Alexandroupoli	1	96.25	3	3	1.5
Athens	2	96.00	3	4	1.5
Heraklion	2	96.00	3	4	1.5
Larissa	2	96.00	3	4	1.5
Patra	2	96.00	3	4	1.5
Thessaloniki	2	96.00	3	4	1.5

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time, cost and paid-in minimum capital associated with starting a business. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

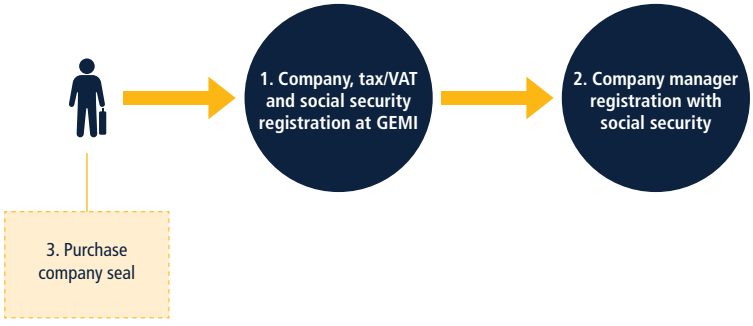
WHAT CAN BE IMPROVED?

Given the considerable number of improvements introduced in the business registration process in recent years, continuous outreach campaigns familiarizing private sector stakeholders with the reformed processes are essential to ensure the full adoption of the new regulations by the business community. Going forward, the country could consider the following areas of possible improvement.

Promote online business registration

Thanks in part to government incentives, such as offering online registration at substantially lower fees than paper-based registration, the share of businesses that register online is growing in

FIGURE 2.4 How does the business registration process work in Greece?



Source: Doing Business database.

Greece. However, most applications for registration are still received in person at the Chambers' one-stop shops.

To further increase adoption of online registration, the government should continue its public information campaign emphasizing its benefits and should continue to educate stakeholders and reassure them about the validity of electronic data. Local Chambers of Commerce and Industry could support these efforts.

Most countries that successfully transitioned to a fully electronic registration system first encouraged its use for a few years, and then, once adoption was high, discontinued the paper-based system. One such country is New Zealand, which progressively moved to an exclusively online system more than a decade ago. While continuing the paper-based system, it offered online registration at substantially lower fees and with a guaranteed time limit. (Registration can be completed within 24 hours.) Once use of the online registration system reached a significant level, New Zealand made online registration mandatory and phased out paper-based registration.

Similarly, electronic filing has become virtually universal in the United Kingdom. The share of new companies registered online grew sharply in the first few years, rising from around 25% in 2001—the year online registration was introduced—to 95% in 2009 and 98% in 2013.[10] Entrepreneurs who prefer to visit the Companies House in person are invited to use computer terminals on premises to register electronically.

Expand online platform to include social security registration

Currently, the Unified Social Security Agency (EFKA) receives information about the newly established company via the electronic platform G.E.MI. However, the company representative needs to visit the local EFKA office in person to complete the registration and ensure the company's capacity as an employer.

The Chamber of Commerce and Industry is currently expanding the capabilities and interoperability of its G.E.MI platform with the view of creating a single, consolidated online user interface. Because of these ongoing efforts, entrepreneurs should soon be able to register with EFKA online.

Slovenia offers an aspirational example: thanks to interconnectivity between the systems of different agencies, a single online platform (e-Vem) allows entrepreneurs to register with the business registrar, the statistical office, the tax authority and the health institute in a single step.

In the longer term, introduce a unique business identification number

Newly created companies in Greece today receive a separate ID number from each agency involved in business registration. Issuing a single, unique ID number could facilitate information sharing across agencies. This is already the practice in neighboring Bulgaria, where the business registration authority generates a unique business ID number for tax, statistical, social security and other registration purposes.

Greece could follow suit. Introducing a single business ID number for all interactions with government agencies would facilitate compliance checks throughout the life of a company, as well as free companies from the administrative burden of submitting information multiple times to different agencies. Norway has taken this a step further: since 2005, it has imposed a legal obligation on all public authorities requiring them to use the data in the Central Coordinating Register for Legal Entities instead of asking businesses to resubmit these data.[11]

One common approach to implementing such a reform is to assign a unique ID number at the time of business registration that is then reused by other authorities, such as the tax authority or social security agency. Another approach, used in Norway, is to assign entrepreneurs a unique ID number before they proceed to register their business. The ID number and the identifying information are then made available to all agencies involved in the registration process. Regardless of the approach, the reform does not necessarily require introducing an entirely new system of ID numbers. For example, the Belgian government simply converted the old VAT ID number into a company number.[12]

Introducing a common ID number for businesses requires a common database, interoperable systems and mapping, and the conversion of existing identifiers. The process is relatively complex and cost-intensive. Nonetheless, a growing number of countries have introduced common ID numbers to increase efficiency in the public sector and reduce the administrative burden on businesses.

2. Dealing with Construction Permits

The construction industry is one of the main economic drivers in an economy. In the European Union, it contributes about 9% of overall gross domestic product and provides 18 million direct jobs.[13] While investment in Greece's construction sector has not recovered to the level it achieved prior to the recession, it has been steadily increasing. Projected to reach an annual growth rate of 4.7% by 2022, such investment is expected to help clear the country's infrastructure backlog, which grew significantly during the multiyear recession.[14]

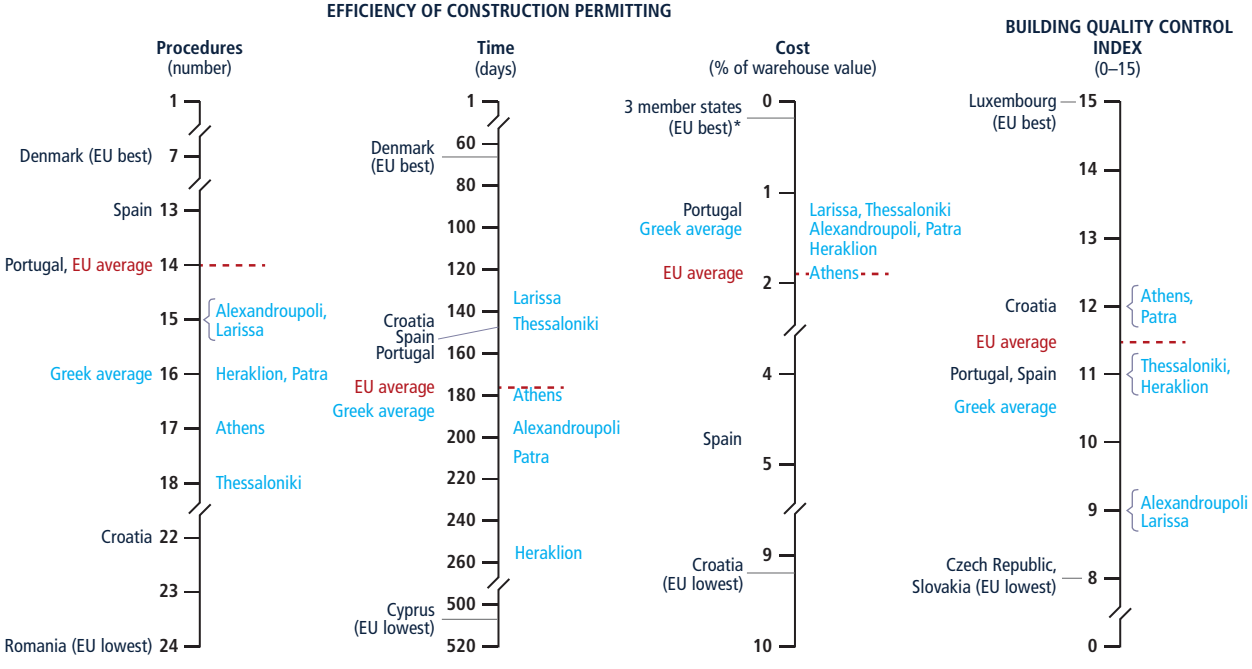
Having a smooth process for obtaining building permits matters. Studies have shown that long delays in receiving permits can lead to higher transaction costs and fewer construction projects.[15] But it is not always easy to find the right balance between safety and efficiency in construction regulation. Overly complex regulation may push construction into the informal sector, undermining their intent. The challenge for governments is to create prudent rules that ensure safety, without needlessly hindering developers.

Construction permitting is inexpensive but could be more efficient

On average, an entrepreneur completes 16 procedures to deal with construction permits in Greece over 187 days, at a cost of 1.4% of the warehouse value. The process is slightly slower than the average for EU member states, which is 176.5 days, but it is much less expensive than the average cost for EU member states, which is 1.9% of the warehouse value (figure 2.5). In fact, in Spain, construction-permitting costs more than three times as much as it does in Greece, and in Croatia, more than six times as much.

More than half of the time spent dealing with construction permits across Greek cities goes to obtaining the no fewer than nine approvals required before construction can start, including the building permit itself and submitting commencement notifications (figure 2.6). In fact, builders must go through anywhere from nine preconstruction formalities in Larissa to 12 in Alexandroupoli, Athens and Thessaloniki, whereas the average EU member state requires only seven. In Belgium and Portugal, a builder needs only four approvals before starting construction.

FIGURE 2.5 It is relatively inexpensive to deal with construction permits in Greece

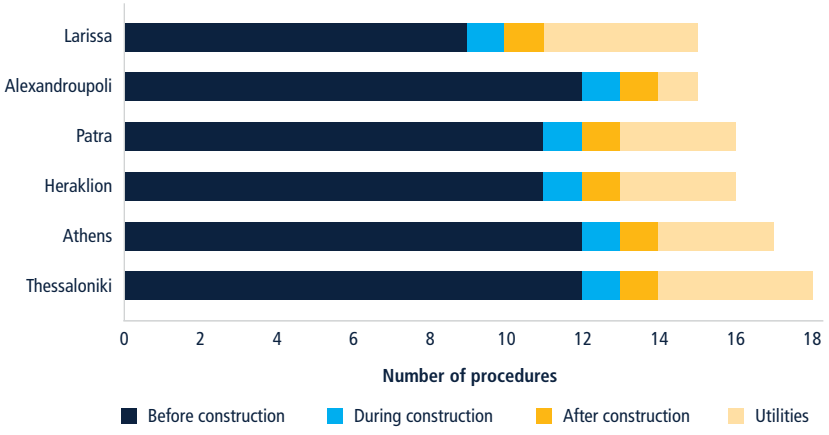


Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked. Other EU member states are represented by their capital city as measured by global *Doing Business*.

*The Czech Republic, Estonia and Slovakia.

FIGURE 2.6 Preconstruction approvals account for about 70% of the total number of steps required to deal with construction permits in Greece



Source: Doing Business database.

In Greece, an entrepreneur must first obtain proof of ownership, a cadastral extract and a cadastral plan from the local Cadastre office. They must also hire a private firm to prepare a topographical survey map, which, together with the approved building terms, provides the specifications of what can be built on the land plot. Approval of the active fire protection study from the regional fire department is also needed, as is approval of the project from the Board of Architecture and proof of advanced payment from the Unified Social Security Agency (EFKA). Most cities require an archaeological clearance certificate as well.

Once all the pre-approvals have been obtained, an entrepreneur can apply for an initial building permit/approval from the municipality. At this stage, the builder's architect submits general drawings (i.e., the conceptual design) of the building, including the diagram of the coverage and structure, the topographical survey map, the land use certificate and proof-of-ownership documents. The initial permit/approval does not allow the builder to start construction. That permit is only valid for one year, during which the builder must submit the inception design, including the detailed engineering studies (e.g., structural, electrical, mechanical, plumbing). While the initial permit/approval is now optional under Law 4495/2017, most companies still choose to go through the process because it saves time later when obtaining the actual building permit, particularly if any legal claims or issues arise.[16]

The responsibility for quality control during and after construction resides with a supervising engineer. As a result, there are few interactions with any local authority during and after the construction process, except for a foundation inspection and a final inspection from the Board of Building Inspectors, which are regulated nationally.[17]

Builders in Larissa face less red tape and shorter wait times

Although the construction permitting system in Greece is regulated nationally under Law 4495/2017, differences in implementation at the local level prevail. It is easiest to deal with construction permits in Larissa, where it takes 133 days and costs 1.2% of the warehouse value (table 2.4). The process is most difficult in Heraklion, where it takes almost twice as long and costs 25% more.

Larissa is also the city that requires the fewest number of procedures, along with Alexandroupoli. In Larissa, a 2008 ministerial decision[18] defined only the city center as being of archaeological interest. Since the warehouse used for the *Doing Business* case study would be built on the city's periphery, it is outside the area of archaeological interest. Therefore, Larissa is the only city that does not require a site inspection and a subsequent clearance from the Archaeology Supervisory Authority, nor a notification to the Authority before the commencement of works. In Alexandroupoli, the Municipal Water Supply and Sewerage Service does not conduct a site inspection of the owner's connection works, as other cities do. Instead, it is the responsibility of the contractor to ensure that the connection works on the owner's private land have been done properly.

TABLE 2.4 Dealing with construction permits is easier in Larissa and more difficult in Heraklion

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Larissa	1	70.85	15	133	1.2	9
Thessaloniki	2	70.13	18	146	1.2	11
Athens	3	69.53	17	180	1.9	12
Patra	4	69.09	16	209	1.4	12
Alexandroupoli	5	66.03	15	196	1.4	9
Heraklion	6	63.99	16	255	1.5	11

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with dealing with construction permits, as well as for the building quality control index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

On the other hand, construction-permitting takes 18 procedures in Thessaloniki, the only city where local authorities require a preliminary feasibility verification by the water company *before* construction to ensure the building can be connected to a local water supply and sewerage network. This extra step in Thessaloniki is in addition to the more detailed verification done by the water companies of all the cities at the time when an owner applies for a water and sewerage connection *after* construction is completed. Moreover, Thessaloniki and Alexandroupoli are the only cities where, if construction requires occupying the pavement (as it does in the *Doing Business* case study), the local authorities must issue a separate permission before construction begins.

In Heraklion and Patra, where 16 procedures are required, the municipality does not need to be notified before construction commences (table 2.5).

Not only does Larissa require the fewest procedures to deal with construction permits, it also issues them more quickly, at 133 days. Not involving the Archaeology Supervisory Authority speeds things up in Larissa, but approval from the Board of Architecture only takes 18 days there, whereas the process takes up to 45 days in Athens. In all cities, the Board of Architecture, made up of representatives from various agencies such as the Building Office, the municipality, and the Technical Chamber of Greece, meets every two weeks. In Athens, however, board members have much heavier workloads, hence it takes longer to obtain their approval.

The time to deal with construction permits is slowest in Heraklion, where obtaining the building permit takes nearly two months. Entrepreneurs who frequently apply for building permits in Heraklion have pointed to administrative inefficiencies at the Municipality's Building Office, including heavy workloads and a shortage of staff. In fact, entrepreneurs noted that Heraklion's local Archaeology

TABLE 2.5 Builders in Alexandroupoli and Larissa need to comply with fewer formalities to deal with construction permits

Procedure	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki
1. Obtain proof of ownership, cadastral extract and cadastral plan	Yes	Yes	Yes	Yes	Yes	Yes
2. Obtain topographical survey map	Yes	Yes	Yes	Yes	Yes	Yes
3. Submit a petition for an archaeological clearance certificate	Yes	Yes	Yes	n.a.	Yes	Yes
4. Obtain archaeological clearance certificate	Yes	Yes	Yes	n.a.	Yes	Yes
5. Obtain approval of project from the Board of Architecture	Yes	Yes	Yes	Yes	Yes	Yes
6. Obtain active fire protection approval	Yes	Yes	Yes	Yes	Yes	Yes
7. Obtain preliminary verification by the water company on the feasibility of the project	n.a.	n.a.	n.a.	n.a.	n.a.	Yes
8. Obtain proof of advanced payment from the Unified Social Security Agency (EFKA)	Yes	Yes	Yes	Yes	Yes	Yes
9. Request and obtain initial permit/approval from the municipality	Yes	Yes	Yes	Yes	Yes	Yes
10. Request and obtain building permit from the municipality	Yes	Yes	Yes	Yes	Yes	Yes
11. Notify the Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation	Yes	Yes	Yes	n.a.	Yes	Yes
12. Obtain stamp from the police on the final building permit	Yes	Yes	Yes	Yes	Yes	Yes
13. Obtain permission to commence construction; notify the municipality of commencement of works	Yes	Yes	n.a.	Yes	n.a.	Yes
14. Request and obtain foundation work inspection	Yes	Yes	Yes	Yes	Yes	Yes
15. Receive final inspection from Board of Building inspectors and receive completion certificate	Yes	Yes	Yes	Yes	Yes	Yes
16. Apply for water and sewage connection	Yes	Yes	Yes	Yes	Yes	Yes
17. Receive inspection by the water company	n.a.	Yes	Yes	Yes	Yes	Yes
18. Receive inspection by the water company on owner's connection works and pay connection fees	n.a.	n.a.	n.a.	Yes	n.a.	n.a.
19. Obtain water and sewage connection	Included in procedure 16	Yes	Yes	Yes	Yes	Yes

Source: Doing Business database.

Supervisory Authority also has a staff shortage. While it takes anywhere from 10 to 12 days to obtain the archaeological clearance certificate in Athens, Patra and Thessaloniki, it takes over six weeks in Heraklion.

Thessaloniki stands out as the most efficient municipality in dealing with building permit applications. Thanks to efficient coordination between the municipality and the public authorities that review applications, obtaining a building permit here takes only 10 days, compared to 45 days in Patra and 53 in Heraklion (figure 2.7). Thessaloniki's example demonstrates the potential for large cities to achieve regulatory efficiency and quality by capitalizing on economies of scale and investing in administrative modernization.

Despite a common law governing the construction permitting process, differences exist in the types of checks conducted by Greek municipalities when reviewing building permit applications. In general, all municipalities ensure that the required plans have been submitted according to national legislation, but not all municipalities review these plans for accuracy because the responsibility for accuracy lies with the project engineer. More in-depth checks are sometimes performed, depending on the city. In Athens and Larissa, for example, the municipality will check the topographical survey in detail, as well as the coverage plan of the building. In Thessaloniki, in addition to the aforementioned reviews, the municipality will also more thoroughly check the ownership documents. In Alexandroupoli, in addition to checking the topographical survey and coverage plan, the municipality will also conduct a technical check for the archaeology clearance certificate and a check that the submitted architectural drawings are consistent with the approval issued by the Board of Architecture.

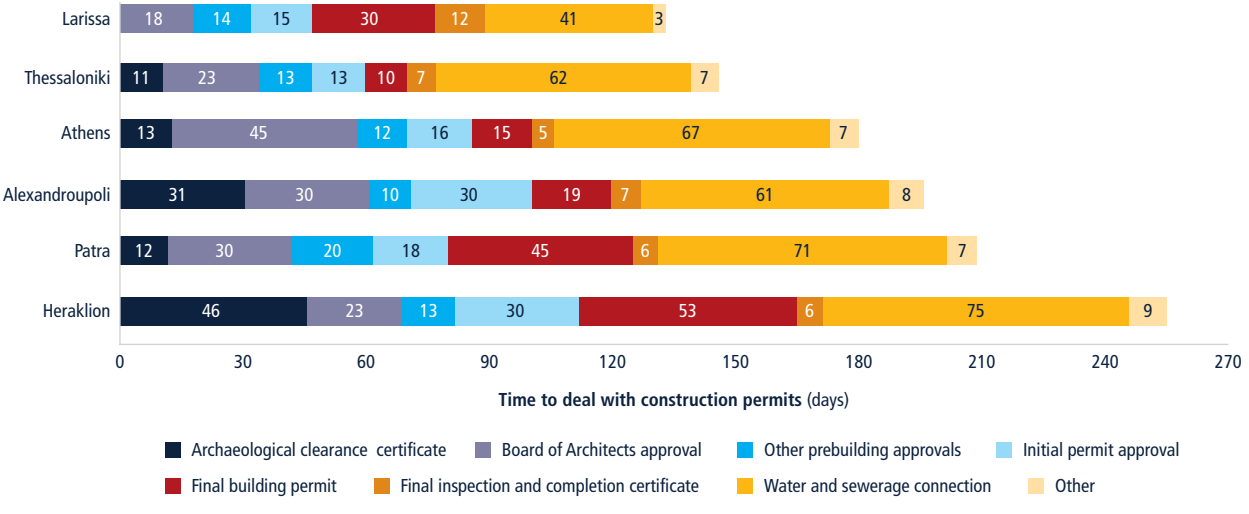
Lastly, the time to deal with construction permits is impacted by the efficiency of the utility companies. The time to obtain a water and sewage connection ranges from 41 days in Larissa to 75 days in Heraklion.

Construction permitting fees differ between cities; transparency is lacking across the board

The cost to deal with construction permits is relatively low in Greece, ranging from 1.2% of the warehouse value in Larissa and Thessaloniki to 1.9% in Athens. These variations are mainly due to differences in building permit fees, which are set by municipalities in compliance with national legislation. The manner in which fees are set differs from city to city, and there is a lack of transparency across the board. No municipality offers a fee schedule online or via hard copy, and private professionals and public officials alike cite the complexity of calculating such fees.[19]

In Alexandroupoli, Larissa, Patra and Thessaloniki—where public officials were able to provide information on the estimated cost, after inputting the specifications of the case study warehouse in their proprietary software—the fee structure was complex, comprising municipal fees, separate fees for the Building Office, a fee for the Technical Chamber of Greece (TEE), advance insurance fees, two different stamp fees (each based on the project value), separate stamp fees on the insurance fee and TEE payment, and a fee for the Agricultural Insurance Organization (OGA).[20] Patra also charges a fee related to the National Technical University of Athens (NTUA), as well as a tax on remunerations.

FIGURE 2.7 Obtaining the building permit takes the least time in Thessaloniki



Source: Doing Business database.

Another source of the variation in costs among cities stems from utility fees, set at the local level by the water and sewerage companies. While not very expensive, connecting to water and sewage can cost from a little more than EUR 900 in Patra to nearly EUR 3,000 in Alexandroupoli.

Athens and Patra have the strongest building quality control mechanisms

With respect to the quality of building regulations, all Greek cities benefit from strong quality control mechanisms during and after construction, as described in Law 4030, of 2011, which regulates inspections.[21]

However, when it comes to quality control before construction, some cities score better than others (table 2.6). Athens and Patra have the strongest quality control mechanisms, while Alexandroupoli and Larissa have the weakest. In Athens and Patra, only licensed engineers or architects with a minimum number of years of experience can work in the Building Office to review the building plans and ensure compliance with the regulations. In Alexandroupoli and Larissa, staff with only a technical degree and no required minimum years of experience can also do the job, when there is a lack of licensed engineers or architects available. Like Athens and Patra, Heraklion and Thessaloniki only hire licensed architects and engineers, but they do not require them to have a minimum number of years of experience.[22]

WHAT CAN BE IMPROVED?

Make fee schedules transparent and accessible and simplify the fee structure

Given the absence of fee schedules and the reported complexity in calculating the building permit fees in all six cities, local authorities should explore ways to simplify and better communicate this information. Municipalities that make clear and complete information easily accessible help professionals and investors better predict the cost of complying with construction formalities.

A common good practice is to charge small fixed fees for simple projects that present a negligible risk to public health

TABLE 2.6 Athens and Patra have the strongest quality control mechanisms

		Athens	Patra	Heraklion	Thessaloniki	Alexandroupoli	Larissa
Building quality control index (0–15)		12	12	11	11	9	9
Quality of building regulations (0–2)	Are building regulations easily accessible?	1	1	1	1	1	1
	Are the requirements for obtaining a building permit clearly specified?	0	0	0	0	0	0
Quality control before construction (0–1)	Is a licensed architect or licensed engineer part of the committee or team that reviews and approves building permit applications?	1	1	1	1	0	0
Quality control during construction (0–3)	Are inspections mandated by law during the construction process?	1	1	1	1	1	1
	Are inspections during construction implemented in practice?	1	1	1	1	1	1
Quality control after construction (0–3)	Is a final inspection mandated by law?	2	2	2	2	2	2
	Is a final inspection implemented in practice?	1	1	1	1	1	1
Liability and insurance regimes (0–2)	Is any party involved in the construction process held legally liable for latent defects once the building is in use?	1	1	1	1	1	1
	Is any party involved in the construction process legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use?	0	0	0	0	0	0
Professional certifications (0–4)	Are there qualification requirements for the professional responsible for verifying the architectural plans or drawings are in compliance with the building regulations?	2	2	1	1	0	0
	Are there qualification requirements for the professional who conducts the technical inspections during construction?	2	2	2	2	2	2

Maximum points obtained.

Source: Doing Business database.

Note: For details on the scoring of each question, please refer to the chapter "Data Notes".

and safety.[23] These fees should not be so low they fail to cover costs or so high they impose an undue burden on small projects. In many reforming economies, building permit fees are based on recovering costs for the service provided rather than as a means to collect additional revenue. In New Zealand, fees are set at a level to cover the costs associated with the review of plans and any inspections, along with overhead costs. Hungary categorizes the size of buildings and sets the fee accordingly; additional administrative fees may apply.

To increase transparency, Greek cities could follow the examples of Bologna[24] in Italy and Faro[25] in Portugal. Both cities provide online tools to help investors estimate the fees related to building permit applications. Given that the Greek cities already use software to calculate the fees, this software could be made publicly available on the municipality's website. Currently, 164 economies globally make their fee schedules publicly available.[26]

Review whether certain preconstruction requirements can be eliminated

An approval of the fire protection studies by the regional Fire Departments is needed for all construction projects in Greece. To obtain this approval, an architect or civil engineer must complete the passive study and an electrician or mechanical engineer must complete the active study, which must be accompanied by technical drawings of the warehouse. According to Law 4156/2013, the building engineer[27] is entirely responsible for the fire safety of the new building, although the active study must nevertheless be accompanied by an approval from the Fire Department before it can be submitted to the municipality. However, in practice, the Fire Department is still reviewing the active study when the Building Office reviews the passive study. Building on existing explicit laws regarding the liability of engineers, project designers should be held accountable for the compliance of passive and active fire design requirements without the involvement of the Fire Department.

If additional checks need to be carried out for high-risk buildings, such as schools and shopping malls, the municipality or the Fire Department can always perform such tasks during the building-permit approval process. The Russian Federation introduced just such an approach in its new Federal Urban Development Code, part of its drive to adopt European good practices and to help Civil Defense departments focus on preventing serious fire risks within city areas.

Moreover, requirements concerning what types of buildings should undergo Board of Architecture approval could be reviewed. Currently, Law 4495/2017 is vague as to which types of buildings require such approval. For example, the Board of Architecture in each of the six cities studied would conduct an approval process for the *Doing Business* case study warehouse, although it is not explicitly specified in the legislation. The legislation could be revised to introduce clear risk-based categories for buildings, such that low-risk buildings, as in the case study, do not require the review of the Board.

In addition, Greek entrepreneurs today must physically visit the police department to obtain a stamp on the final building permit prior to the commencement of construction. If the police continue to wish to be informed about construction commencement, the municipality could inform the police directly, avoiding one additional interaction for the entrepreneur.

The requirement that builders obtain proof of advanced payment from the Unified Social Security Agency (EFKA) is another procedure that warrants review. Greece passed Law 2434/1996 to address the shadow economy and challenges such as the avoidance of paying social security taxes by the construction industry and the crucial need to maximize receipts. While the law's objectives are legitimate, the advance payment requirement places a significant burden on entrepreneurs. The law subjects each individual building project to a pre-assessment and subsequent payment of expected social security expenses as a precondition to applying for a building permit. Social security payments are based on the size of the building, which determines the approximate number of working days and the minimum pay for each worker. The requirement often involves repeated interactions with EFKA until the proof of payment is obtained and the investor can move on with the project, but the procedure is unrelated to the actual building approval process. As most economies measured by *Doing Business* manage construction effectively without such prepayment, Greek authorities could consider eliminating this requirement.

Consolidate preconstruction approvals

Before applying for a building permit, entrepreneurs in Greece have to seek an average of 10 approvals and verifications of their project documentation. Each of these approvals requires the applicant to interact with a different agency. Municipalities could consider streamlining the process by introducing a single point of contact both to take responsibility for coordinating the approval process with all the relevant agencies and to keep track of the timeline for the approvals.

This kind of single-window solution to similar problems is being adopted widely by EU member states. In Cyprus, for example, an applicant need only obtain a copy of the site plan and a town-planning permit prior to applying for a building permit. For the rest of the required clearances, such as those relating to telecom, sewerage, public works, the archaeological department and the fire brigade, the municipality is responsible for forwarding the application and getting relevant drawings to these agencies for their clearance and approval. In Malta, once the applicant submits the building permit application online, the Planning

Authority automatically consults with 11 government agencies whose input might be relevant to the application. The applicant does not need to interact with these agencies.

Since 2005, 36 economies globally have introduced one-stop shops or single-window solutions to process construction permits.[28]

Enhance the existing online building permitting system

In October 2018, Greece adopted a fully electronic system for the submission and review of building permit applications, managed by the Technical Chamber of Greece. The application and all supporting documentation (including the architectural, electrical, mechanical and structural drawings) must be submitted online; hard copies are no longer accepted. All departments within the municipality review the files through the system, as well. However, the system could benefit from further improvements.

Several officials noted that it can be challenging to review the plans and drawings on a single computer screen of inadequate size. For this reason, they sometimes ask applicants to submit a hard copy. Furthermore, the system would benefit from a notification system, whereby officials are automatically alerted when they receive a file to review. Currently, officials must manually log into the system each day to see if they have a file to review, increasing the likelihood that files get overlooked or delayed.

In the longer term, Greece could consider linking all relevant agencies to the online system, including the Archaeology Supervisory Authority, the Fire Department, the Hellenic Cadastre, the Unified Social Security Agency and the Board of Architecture. There should be built-in safeguards to allow for the confidentiality and security of information provided by building professionals. And, by linking the agencies online, an applicant could upload all pre-approval requests through a single system, which would then distribute documents and plans to the different agencies electronically. Ideally, they would review the documentation within the system and issue their approvals electronically, as well.

Several countries have already put in place fully computerized building permitting systems. Developers in Austria, Denmark, Iceland, Norway and Portugal can complete their building permit applications online. And many countries that introduced single-window reforms gradually improved them by integrating more services. For example, Serbia launched an e-Construction Permitting system in 2016, and over time, it eventually linked all relevant agencies to the system. In just three years, the time to deal with construction permits in Serbia decreased from 289 to 106 days.

Introduce stricter qualification requirements for professionals who review building permit applications

Construction permitting is a complex process involving multiple stakeholders. Managing this process requires permit-issuing agencies staffed with technically competent officials. But more robust qualification requirements for the professionals involved in construction permitting and control are needed.

Alexandroupoli, Heraklion, Larissa and Thessaloniki, the cities with weaker qualification requirements for professionals who review building permit applications, could look to Athens and Patra for good practices. Athens and Patra have the strictest qualification requirements for such public officials. Both cities hire engineers or architects to review the building plans and require them to have a minimum number of years of experience, hold a university degree and be a registered member of the Technical Chamber of Greece, which requires passing an exam.

Globally, more than half of the economies studied in *Doing Business* require professionals reviewing building plans to hold a university degree in architecture or engineering and to have a minimum number of years of experience.[29]

Introduce mandatory liability insurance requirements to cover builders and architects in the event of structural defects

Although builders and architects in Greece are held liable by law for structural flaws or building problems, it is not mandatory to obtain insurance to cover them in the event of possible costs arising from structural flaws once the building is in use. Such insurance benefits clients as well as contractors, and it encourages construction companies, particularly small and medium-size construction companies, to pursue more projects.[30] Greece could follow the example of France, an early adopter of a mandatory insurance regime that requires decennial (10-year) insurance policies. It applies the same insurance requirement to all new buildings, regardless of their purpose.[31] It requires two levels of coverage for structural defects: insurance taken out by the owners of the building (*dommage ouvrage*) and decennial insurance taken out by the builders.

3. Getting Electricity

Electricity is an important element in the competitiveness of an economy. For an entrepreneur who needs to get a warehouse up and running before starting operations, the time it takes to obtain an electricity connection for that warehouse can be critical. Research shows that faster, simpler and less costly connection processes are associated with better company performance.[32]

Connecting to the grid in Greece is relatively fast and inexpensive

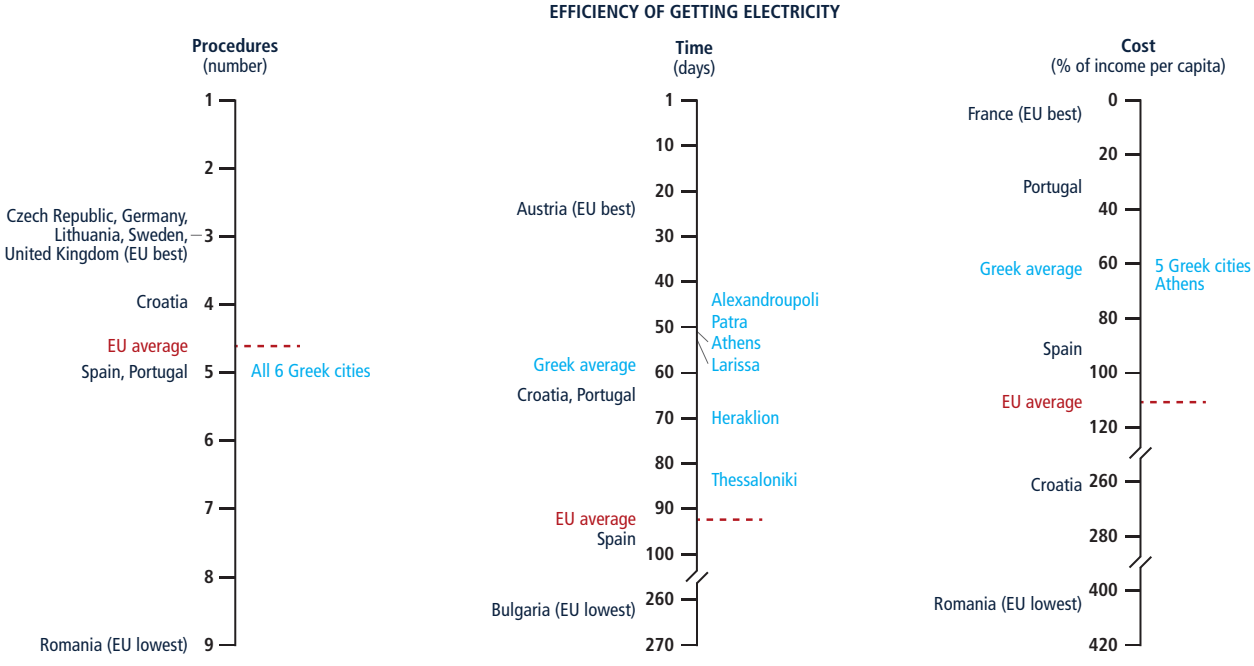
In all Greek cities, an entrepreneur who needs to obtain a new electricity connection for a warehouse goes through five procedural steps, which is similar to the EU average of 4.6 procedures. Completing these five steps takes, on average, less than two months (58.7 days), which is one month faster than the average in the European Union (91.4 days). Greece is therefore among the top ten fastest EU member states in terms of how long it takes to get electrical connections in place. Obtaining electricity in Greece is also half as expensive (61.4% of income per capita) as it is, on average, in the European Union (111.6%).

Despite being efficient and inexpensive relative to EU averages, the process of getting electricity in Greece could still be improved. In 12 EU member states, it takes fewer steps than in Greece to obtain a new electricity connection.[33] In Vienna (Austria), obtaining a connection takes only 23 days, less than half the average Greek time. Also, in 12 EU member states, the process is less expensive than in Greek cities.[34] In France, the EU country where obtaining electricity connections is the least expensive, it costs only 5% of income per capita (figure 2.8).

Of the six Greek cities measured, only Patra earned the maximum score on the *Doing Business* reliability of supply and transparency of tariffs index.[35] In the rest of the measured cities, the supply of electricity is relatively less reliable compared to best-performing economies.[36] To put things in perspective, in the European Union, more than half of the member states (15 of the 28) obtain such a maximum score (figure 2.9).

In Greece, the process of obtaining an electricity connection is regulated and monitored at the national level by the Regulatory Authority for Energy (RAE), an administrative independent body.[37] In all cities, obtaining the connection

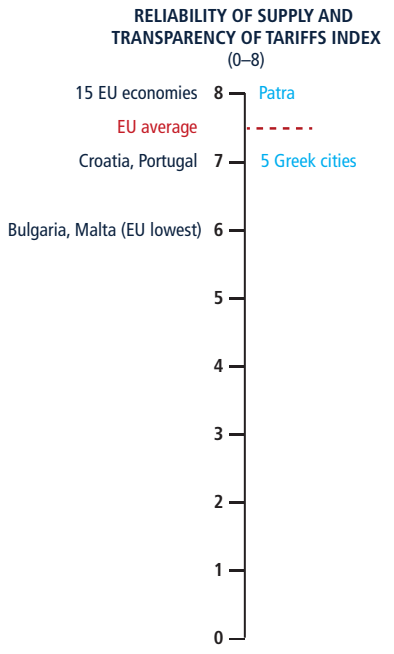
FIGURE 2.8 It's relatively fast and inexpensive to obtain a new electricity connection in Greece



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked in Greece. Other member states are represented by their capital city as measured by global *Doing Business*.

FIGURE 2.9 Patra is the only Greek city scoring the maximum points on the reliability of supply and transparency of tariffs index



Source: Doing Business database.
*Belgium, Cyprus, the Czech Republic, Estonia, Finland, France, Germany, Ireland, Lithuania, the Netherlands, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

requires the same five procedural steps (figure 2.10). An entrepreneur starts the process by submitting a request for a new connection to the Hellenic Distribution Network Operator (HEDNO), the national utility that distributes electricity in all cities. Along with the application form, the client needs to submit, among other documents, a copy of the building permit authenticated by the Town Planning Agency with a special seal for electricity connection. After receiving the request, HEDNO schedules a technical designer to inspect the building. Based on the outcome of this inspection, HEDNO elaborates the technical plan for the connection and sends a cost estimate to the client, together with the timetable for the connection works and a list of documents that need to be provided before the connection can be activated. After making the payment, the client signs the connection contract with HEDNO and connection works start. The connection works are carried out entirely by HEDNO, which is also responsible for obtaining excavation permits and any other authorizations required from local municipalities and other public authorities.

FIGURE 2.10 Getting electricity involves the same five steps across cities in Greece

Procedure	Agency
Submit request for a new electricity connection	Distribution utility
Receive external inspection and await cost estimate	Distribution utility
Sign connection contract and await completion of external works and meter installation	Distribution utility
Obtain statement on the surface of the property	Municipality
Sign supply contract with the chosen supplier and obtain final connection	Supplier and distribution utility

Source: Doing Business database.

The documents HEDNO requires before the connection can be finalized vary according to the complexity of the project. For all connections, clients need to provide a certified sworn statement from an accredited electrician with the details of the internal installation. Via this statement, the electrician assumes the responsibility of certifying the correctness of the internal wiring system of the warehouse. Also, for all types of connections, the client needs to obtain from the local municipality a document that indicates the surface size of the property. This document will later be used to collect a municipal tax based on the surface of the newly electrified building.[38]

HEDNO concludes the external works when they install the meter. At any point during the connection works, or once they are completed, the customer can sign a supply contract with any available supplier. The supplier then informs HEDNO through a shared electronic platform. Once the works are finished and the supply contract has been signed, HEDNO has four days to activate the connection.

Significant performance gaps place Patra among the top 10 EU performers for getting electricity, Thessaloniki below the EU average

The *Doing Business* case study uses, in each city assessed, the example of a local firm that needs a 140-kVa electricity connection for a newly built warehouse located in a commercial area outside the city's historical center. In all the cities benchmarked in Greece, for a warehouse like the one in the *Doing Business* case study, entrepreneurs are more likely to opt for a low-voltage connection. In all cities except Athens, such new connections would be overhead. In Athens and in the surrounding areas, all types of new connections are underground.

Overall, among the six Greek cities, getting electricity is easiest in Patra and most difficult in Thessaloniki. Patra has both the most reliable supply of electricity and the second shortest time—after Alexandroupoli—to obtain a new connection (table 2.7).

The time required to obtain an electricity connection ranges from 45 days in Alexandroupoli to 83 days in Thessaloniki (figure 2.11). The process of obtaining permits from local authorities is the most significant source of delay in Athens and Thessaloniki, the two largest cities in Greece. In each city, the utility has to obtain all the necessary permits (i.e., an excavation permit in Athens, where connections are typically underground; and clearances to place the poles for overhead connections in Thessaloniki) before starting construction on the connection. Obtaining the excavation permit in Athens takes two weeks, while in Thessaloniki, obtaining the required clearances takes a month and a half. In fact, in Thessaloniki, HEDNO needs to obtain two clearances before installing the poles: the first comes from the gas company; the second from the municipality. The two clearances cannot be obtained in parallel. In all other Greek cities, *Doing Business*'s case study warehouse does not require such permits to obtain a new connection.

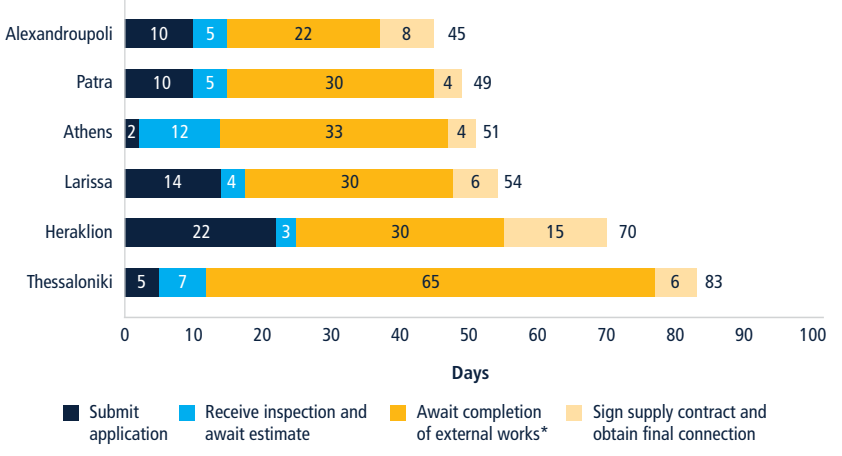
TABLE 2.7 Getting electricity in Greece: where is it easier and where is the supply more reliable?

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Patra	1	88.11	5	49	60.0	8
Alexandroupoli	2	85.42	5	45	60.0	7
Athens	3	84.74	5	51	68.2	7
Larissa	4	84.44	5	54	60.0	7
Heraklion	5	82.70	5	70	60.0	7
Thessaloniki	6	81.29	5	83	60.0	7

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with getting electricity, as well as for the reliability of supply and transparency of tariffs index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

FIGURE 2.11 Getting electricity takes the least time in Alexandroupoli, the most in Thessaloniki



Source: Doing Business database.

*During the time it takes to carry out this procedure, customers obtain the statement on the surface of the property from the municipality and forward it to HEDNO.

Heraklion is the second to last of the six cities in terms of how long it takes to obtain a connection (70 days). After applying for a new connection, customers here need to wait almost one month (25 days) before they receive the letter from the utility with the cost estimate and details of the connection. In the other cities, this same process takes between 12 days (as in Thessaloniki) and 18 days (as in Larissa). Also, in Heraklion, once customers sign the supply contract with the supplier of their choice, two weeks pass before the meter is installed. The same process takes four days in Athens and Patra, six days in Larissa and Thessaloniki, and eight days in Alexandroupoli.

Completing the connection works takes the least time, at 20 days, in the two largest cities, Athens and Thessaloniki. It takes one month in Heraklion, Larissa and Patra, where the local utility offices have fewer staff. Another obstacle to timely processing is that HEDNO must verify the documents submitted by the customer, such as the building permit and the statement of the electrician about the internal wiring. In smaller offices with less staff, the verification creates backlogs.

In Greece, connection fees are regulated nationally. In Athens and its surroundings, getting electricity is typically slightly more expensive than in the rest of the country: it costs EUR 11,630, or 68.2% of income per capita, in Athens and EUR 10,246, or 60.0% of income per capita, in the other five cities.

The electricity supply is most reliable in Patra

Although all six cities can count on automated systems to monitor power outages and restore service—and the energy regulator monitors the utility's performance—there are substantial differences among the cities in the frequency and duration of outages. The network is very reliable in Patra, where customers in 2018 experienced an average of 0.7 service interruptions, lasting a total of less than 45 minutes. In Alexandroupoli, by contrast, customers experienced three times more outages than in Patra. And in Larissa, the total duration of outages in 2018 was three and a half hours, more than five time as long as in Patra (figure 2.12).

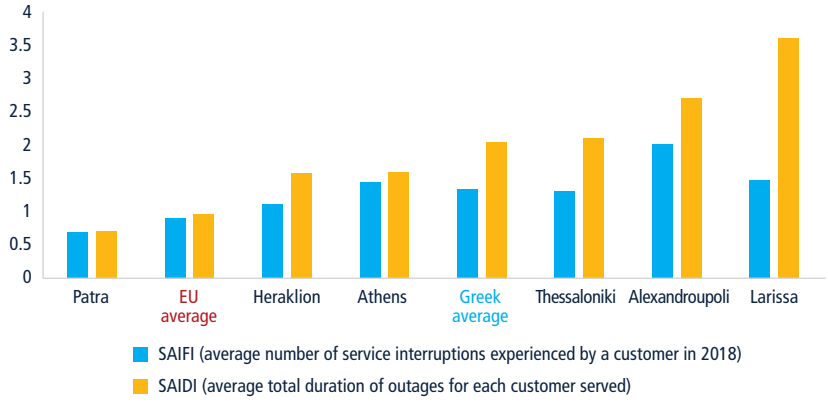
WHAT CAN BE IMPROVED?

Identify opportunities to simplify requirements

The easiest way to simplify the process of getting a new electricity connection is to reduce the number of customer interactions with agencies. Some economies have done this successfully by creating a system where customers interact with just one agency—usually the distribution utility or the electricity supplier—and making sure that the initial connection application includes all the necessary documents. Information is then shared with all the other agencies involved in the connection process, without further steps involving the customer.

Today, customers in Greece need to visit the local municipality to obtain a document stating how big the surface of the building is. They then have to hand

FIGURE 2.12 In 2018, power outages in Patra were three time less frequent than in Alexandroupoli, and five times shorter in duration, on average, than in Larissa



Source: Doing Business database.

the document over to HEDNO, which in turn sends it to the supplier chosen by the customer. Based on the surface size, the supplier will collect a local tax on behalf of the municipality. However, the initial step of obtaining surface-size documentation from the municipality is unnecessary because customers must also provide HEDNO with a copy of the building permit, authenticated by the Town Planning Agency, which already contains the information about the building's surface. The burden of providing redundant documentation to HEDNO should be removed.

Introduce an online platform to apply and track application status electronically

The introduction of IT systems has already simplified getting electricity in Greece. Today, HEDNO is notified by banks through an online platform when applicants have paid their connection fees. Therefore, connection works can start without requiring clients to submit a payment receipt. Also, suppliers inform HEDNO electronically when a new supply contract has been signed, without any further interaction needed by the client.

The introduction of IT solutions are among the most effective initiatives for reducing connection delays, as long as they are accompanied by an awareness campaign for users and as long as a dedicated troubleshooting taskforce is available to address issues or technical glitches in real time. The next steps in Greece would be allowing electricity connection requests to be made electronically and introducing a tracking system for electricity connection applications. Currently, in Athens, all applications for new electricity connections and other required paperwork must be done in person at HEDNO offices. And HEDNO keeps the applications in paper files, making it difficult to assess how long the application processes take and why there are delays.

Greece could look to the example of the Russian Federation, where, in both in Moscow and St. Petersburg, customers can apply for a new connection through a single online step without visiting the utility's premises. Using the utility's website, customers can do preliminary calculations of the connection costs, then submit the required documents, including an internal wiring and equipment location plan, as well as the justification of the requested capacity. The utility can then review an application without having to repeatedly contact the customer. At every stage of application processing, the Russian applicant receives text-message updates. The customer can also track the status of the application through an online personal account. The reforms have been successful: since the introduction of IT solutions in 2012, the time it takes to get an electrical connection in Moscow has dropped by 75%.

Another example comes from the United Arab Emirates, the most highly ranked economy in the *Doing Business* ranking on getting electricity. The Dubai Electricity and Water Authority made getting electricity easier by introducing an electronic "one window, one step" application process. As a result, the time it took to obtain an electricity connection dropped significantly. The new system initially allowed customers to submit applications and track them online. It also enabled customers to schedule the required site surveys. Over the years, new features were added, such as the ability to make e-payments and to schedule the internal wiring inspection. This sophisticated online application platform helped the United Arab Emirates reduce the time to obtain a connection to less than two weeks, the shortest time of all the economies *Doing Business* has studied.

Introduce a geographic information system (GIS) for the electricity distribution network

Today, once a new connection request is made, HEDNO needs to send a designer to the site to meet with the client. The visit allows officials to confirm the location of the property, check the surroundings of the building, and determine precisely where cables and the meter should be installed. Only once this is done does HEDNO provide a cost estimate. The same onerous process is also used for simple low-voltage connections, where there is no need to install a new transformer.

In many economies around the world, utilities use a geographic information system (GIS) to map their distribution network and connection points throughout the region or country. Thanks to these

systems, utilities now have better control over new electricity connections, and they require fewer inspections. In Turkey, for example, the utility Boğaziçi Elektrik Dağıtım A.Ş. no longer conducts external inspections for new electricity connections. Instead, for new connections, the utility now uses GIS to determine if an additional transformer is needed to provide electricity to the new customer.

Sending inspectors to the site is one reason for backlogs in Greek cities with fewer staff. Using GIS would help remove such backlogs. To make the adoption of GIS-based decision-making gradual and safe, Greece could follow the example of Portugal, where replacing on-site visits with GIS assessments was first piloted in just one city, Coimbra.

Enhance the reliability of supply

Minimizing the number and duration of power outages is critical for the health of the Greek economy and for the good of society, in general. Currently, HEDNO collects the necessary data to calculate how frequent outages are and how long they last. However, this information is not publicly available. Publishing such data promotes transparency and increases the accountability of utility companies. Many EU member countries, such as Croatia, Finland and Italy, publish online where they stand on the system-average-interruption-duration index (SAIDI) and the system-average-interruption-frequency index (SAIFI).

In order to improve the reliability of the supply, the number of underground connections should be increased. Overhead connections are typically subject to more frequent service interruptions than underground ones, especially during adverse weather. Other Greek cities should follow the example of Athens, where new connections are built underground. Underground connections typically require authorizations that are not needed for overhead ones, however, such as clearances from other utilities with underground networks, as well as an excavation permit from the local municipality and, depending on the location, another from the archeological authority. An efficient permitting system that guarantees security while avoiding delays and backlogs is therefore particularly important as the number of new connections built underground grows.

Allow paying the connection fees in installments

Currently in Greece, connection works start once the client has paid the connection fees in full, even if the required documents have not all been submitted yet. Those documents need to be submitted before the connection is finally electrified, but HEDNO can start the work earlier, helping clients avoid delays caused by difficulties obtaining documentation. Another way to speed up electrical connections is by allowing customers to pay the connection fees in two or more installments, instead of requesting full payment upfront. Greece could look to the example of Croatia, where, once the entrepreneur pays at least 50% of the connection fee, the external works can start. The remaining 50% can be paid later, before the connection is electrified.

4. Registering Property

Real estate is a key sector of any economy. It constitutes between half and three-fourths of the national wealth in most countries.[39] Having a reliable and up-to-date land registry system is a prerequisite for secure ownership rights. And secure ownership rights are a necessary precondition for enabling real estate transactions and investments, which in turn lead to increased economic productivity and market liquidity.

Greece remains the only EU member state without a fully computerized land registry. The country has a history of problems with property rights and transactions, most notably in that they lack full property registration. Policymakers have tried to tackle the issue with mixed results since the early 1990s. The global financial crisis, which began in 2008, had a decimating impact on the real estate sector in Greece. It was also a turning point because it brought to the forefront major real-estate administration issues when Greek cities experienced a sudden and steep decrease in transactions concurrent with an upward trend in property disputes. It became clear to Greek lawmakers that land registry reform was not only a long-term necessity but a key component of economic recovery.

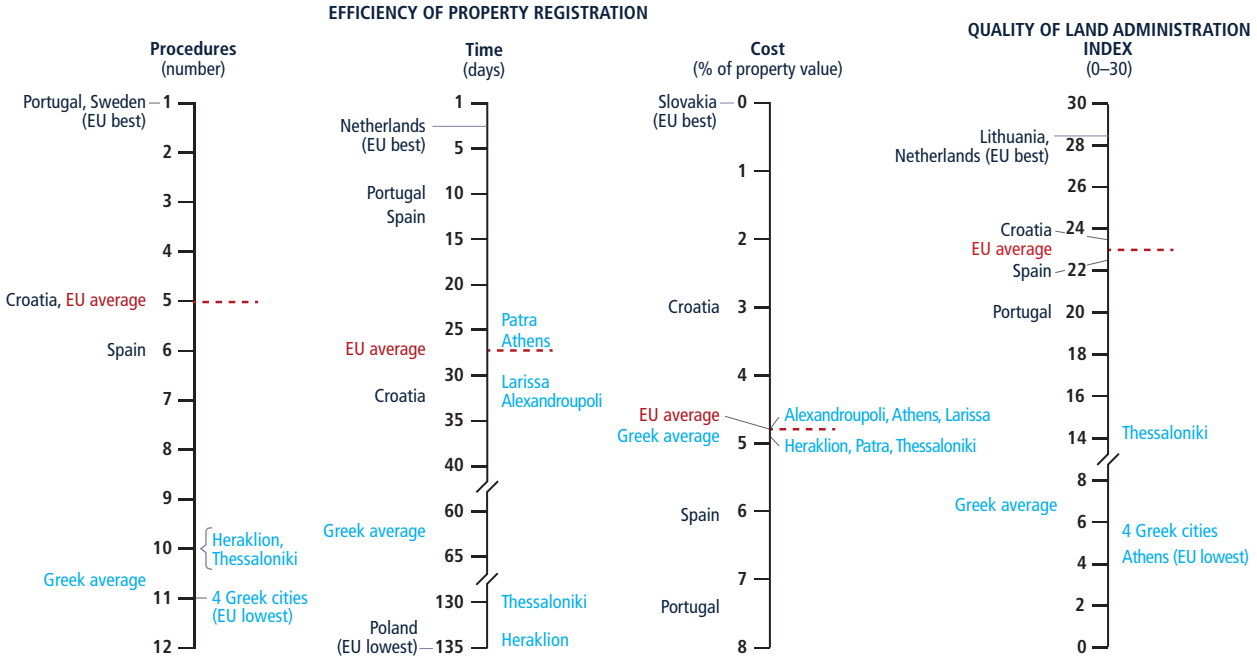
Greece lags the EU in both efficiency and the quality of land administration

The process of registering property in each of the Greek cities studied lags that of other EU member states, in terms of both efficiency and quality. Transferring a property from one private company to another in Greece takes, on average, 10.7 procedures over two months, at a cost of 4.9% of the property value. While the cost associated is on par with the EU average, Greek entrepreneurs have to meet twice as many requirements as the EU average and wait more than a month longer to register the property (figure 2.13). On the quality of land administration index, most Greek cities have by far the lowest scores within the European Union and some of the lowest globally. On average, they score 6.8 points out of a maximum of 30, which is 16 points behind the EU average.

The property registration system in Greece is going through a major overhaul

Currently, the property registration system in Greece is in a transition period (box 2.1). To a significant extent,

FIGURE 2.13 Property registration across Greek cities lags behind the EU average in both efficiency and quality



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked in Greece. Other member states are represented by their capital city, as measured by global *Doing Business*.

BOX 2.1 Full property registration in Greece: a long-term process with many challenges on the way

Throughout most of modern history, Greece has used a person-based deeds system to register property rights. The current system is a hybrid between public registries (mortgage offices), which operate under the auspices of the Ministry of Justice, and private registries. There are close to 400 mortgage offices, many of which are private with a notary in charge.[a] The mortgage offices deal with deed registration and provide documents for due diligence, as requested by the lawyers of transacting parties. They do not provide full legality assurances for real-estate transactions.

Over time it became increasingly evident that the way the deed system was being implemented in Greece was exacerbating existing issues. In 1995, the Greek government began a major initiative to complete property registration by converting the existing deeds system to a title-based one. It started by passing the Law on Cadastre, which opened the way for the creation of the National Cadastre and Mapping Agency S.A. (NCMA S.A.).[b] For the most part, NCMA S.A. contracted out the work to the private sector. Eventually, this initiative had limited success. But, by the time the financial crisis impact was felt in the country's real estate sector, only about a quarter of the country's property rights were registered in the cadaster. The Greek government, as well as international lenders, recognized the lack of legal certainty about property rights was a major obstacle to investment and economic development in Greece. There was a strong push to complete the property registration program by 2020.

In 2018, the Greek Parliament passed Law 4512/2018, which established the Hellenic Cadastre, a public agency that would unify both mapping and registration services under one roof. The old NCMA S.A. ceased to exist. Today, the plan is to continue the process started by NCMA S.A. and conclude the reforms by establishing approximately 90 so-called Joint Cadastre and Property Registration Offices (JCPROs) through the merger of the Hellenic Cadastre local offices with the mortgage offices across the country. This would instigate a full transfer of responsibilities from the Ministry of Justice and the private Registrars/Notaries to the Hellenic Cadastre. Before that goal is achieved, the Hellenic Cadastre must map all properties in a jurisdiction—a process that would typically be outsourced to private sector firms around the country. Property owners are also being requested to declare their properties and communicate any errors regarding how the properties are listed in existing records. This process is being conducted due to the lack of consolidated records at the national level.

Across the country, the property registration function is currently performed either by the local mortgage office, an interim cadaster office, or both, depending on where the reform process stands in each city. The situation is diverse among the cities benchmarked in this report. (See the table below.)

The cadaster reform implementation progress varies across the six cities benchmarked

City	Current status and activities of mortgage office	Current status and activities of cadaster office	Cadastral mapping status	Number of Ministry of Justice employees or private legal professionals	Number of employees hired by the Hellenic Cadastre
Alexandroupoli Larissa	The local private mortgage office conducts 2 functions: 1) operates as archive for due diligence for all properties with history older than the existence of the interim cadaster office; 2) conducts property transaction registrations for properties where the cadastral survey has not been complete.	An interim cadaster office has been created and currently is headed by the head of the private mortgage office. The office conducts registrations and legal validations for properties where cadastral survey is complete as well as registrations of transactions conducted through the local mortgage office.	Partially completed	5 in Alexandroupoli 14 in Larissa	none
Athens	The local public mortgage office continues to handle all functions of property transfers.	The local cadaster office has a very limited role of simply taking stock of property registrations with the local mortgage office. It does not have an interim status as of yet.	Incomplete	55	none
Heraklion Patra	The local public mortgage office conducts 2 functions: 1) operates as archive for due diligence for all properties with history older than the existence of the interim cadaster office; 2) conducts property transaction registrations for properties where the cadastral survey has not been complete.	The interim cadaster office has been created and currently is headed by the head of the mortgage office. The office conducts registrations and legal validations for properties where cadastral survey is complete.	Partially completed	9 in Heraklion 14 in Patra	4 in Heraklion 12 in Patra
Thessaloniki	The local public mortgage office operates as an archive for due diligence purposes serving historical information that may not be available at the local cadaster office.	A pilot permanent cadaster office has been created and all property transactions are registered in this office.	Fully completed	32	7

Note: The information presented in this table was obtained during a field mission in March 2019, when meetings were conducted with relevant authorities in all six cities benchmarked. Any developments after this date are not reflected in the Table.

BOX 2.1 Full property registration in Greece: a long-term process with many challenges on the way (continued)

The cadaster reform in Greece has faced many challenges and delays over the years. The initial cadaster creation process, which started with the NCMA S.A.[c] in 1995, was not promoted with a sense of urgency and faced a lot of resistance from various interest groups. Once the Hellenic Cadastre was created, some of the NCMA S.A staff contracts could not be renewed[d] when the status of the cadaster changed from private (S.A.) to public (Hellenic Cadaster), creating further delays and challenges to this day.

Once the mapping and property declarations are complete and the local mortgage office merges into the Joint Cadaster Property Registration Office, the Hellenic Cadastre faces challenges with the transition of employees and their status. In cities with privately held mortgage offices, the private registrars are invited to transition from a private to a public employee status (with the Hellenic Cadastre). In wealthy areas, with high property values, the private registrars resist the change because it means transitioning to a fixed public servant salary and forfeiting financial benefits. Currently they are paid a fee as a percentage of the property value.[e] In areas where property prices have dramatically dropped and land transactions diminished, the private registrars are willing to transition to a public employee status.[f] Another staffing challenge that affects all cadaster offices relates to employees with a legal background (i.e., lawyers). The cadaster offices are supposed to legally validate the transactions, so they need lawyers to review each transaction. Before the law on the Hellenic Cadastre was passed, lawyers employed by both the Ministry of Justice and NCMA S.A. were allowed to freelance. Currently, however, any lawyers working for the Hellenic Cadastre as permanent staff can no longer freelance. As a result, a lot of previously contracted lawyers ended up leaving the institution.

The Ministry of Justice has instituted a hiring freeze due to the transition of its responsibilities to the Hellenic Cadastre. But the Hellenic Cadastre is not hiring with a pace brisk enough to offset the staff lost to retirement or turnover at the Ministry of Justice. Therefore, in cities where the cadaster reform has advanced, one sees offices with fewer staff even though the number of transactions keeps increasing. This certainly impacts service delivery.

The Greek government initially hoped to complete the property registration and cadastral mapping by 2020, which now seems highly unlikely. A 2022 target seems more reasonable. Once this phase is complete, the plan is to work on system optimization and move towards a digital platform.

a. Information obtained in a meeting with Hellenic Cadastre authorities in October 2018.

b. Founded by a joint decision of officeholders who then held the titles of Minister of Economy and Finance and Minister of Environment, Physical Planning and Public Works (Decision 81706/6085/6-10-1995/Government Gazette 872B/19-10-1995), the initially named Cadaster S.A. was a legal entity under private law. Law 4164/2013 renamed the entity: National Cadastre and Mapping Agency S.A. (NCMA S.A.).

c. Initially called Cadaster S.A. In 2013 the organization was renamed NCMA S.A. and became "public property of private law."

d. This was more problematic for staff with legal backgrounds.

e. They have formed the association of Heads of Private Registrars that lobbies for their interests.

f. They are part of the Panhellenic Association of Employees of Land Registrars and Cadastral Offices.

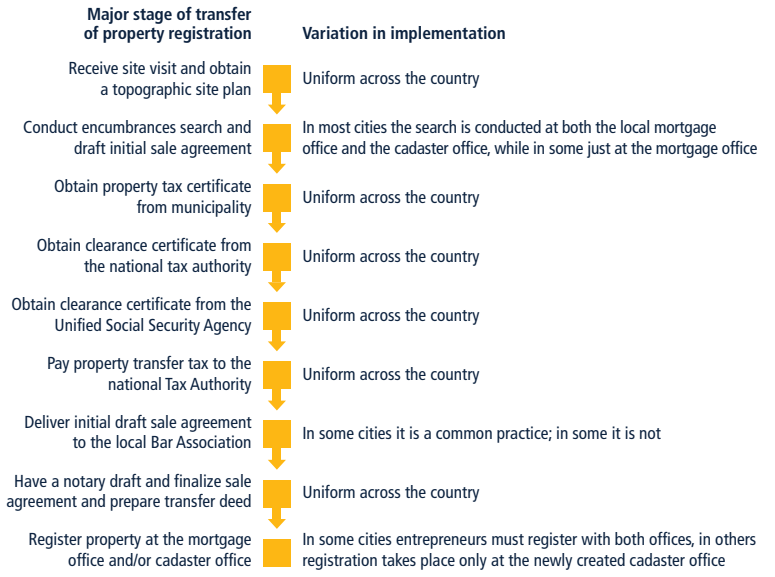
the property registration function is still performed by mortgage offices across the country, which operate on a deed-based system. Some mortgage offices are public, administered by the Ministry of Justice, and some are private. The recently created Hellenic Cadastre is expected to gradually take over both property registration and mapping duties for the entire country. The Hellenic Cadastre is a unified independent agency under the Ministry of Environment and Energy. Depending on the location of the property being transferred, Greek entrepreneurs may need to deal with the corresponding mortgage office, an interim cadaster office or both.

Procedurally, the process of property registration across the Greek cities benchmarked in this report is similar (figure 2.14). Entrepreneurs transacting property go through nine main stages, interacting with a multitude of public and private entities. The process begins with obtaining a topographic site plan by a specialized engineer. Most entrepreneurs use a lawyer to conduct the rest of the process. The lawyer typically conducts due diligence and drafts the preliminary sale and purchase agreement. Moving forward, clearance certificates are obtained from the municipality, the Unified Social Security Agency (EFKA) and the national tax authority. The property transfer tax is paid to the national tax authority. In some cities it is common practice to submit the preliminary draft sale and purchase agreement to the local bar association. The last two stages of property registration involve the finalization and notarization of the sale and purchase agreement by a notary and the registration of the property with the local mortgage and local interim cadaster office.

Progress in implementing cadaster reform determines cities' performance

It is easiest to register a property in Patra and most difficult in Heraklion (table 2.8). Patra stands out in terms of speed: transferring a property between two local companies in the city takes 24 days. That

FIGURE 2.14 The main stages of property registration are the same across Greek cities, with slight variations in implementation



Source: Doing Business database.

TABLE 2.8 Registering property in Greece: where is it easier and where is the land administration system more accessible and reliable?

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of property value)	Quality of land administration index (0–30)
Patra	1	47.77	11	24	4.9	5.5
Larissa	2	47.09	11	31	4.8	5.5
Alexandroupoli	3	46.86	11	33	4.8	5.5
Athens	3	46.86	11	26	4.8	4.5
Thessaloniki	5	44.68	10	130	4.9	14.5
Heraklion	6	36.69	10	134	4.9	5.5

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with registering property, as well as on the quality of land administration index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union Member States 2020: Greece, Ireland and Italy*."

is more than a month faster than the average time of the Greek cities benchmarked in this report. On the other hand, the same process takes much longer in Thessaloniki and Heraklion, where it takes more than four months. Despite the lengthy time, Thessaloniki stands out among all the cities studied for requiring the fewest number of procedures[40] to register a property and the highest score on the quality of land administration index. These results are a direct consequence of Thessaloniki having made the most progress in implementing the cadaster reform (box 2.2).

Although the process of registering property is based on a national legal framework, the implementation and the number of procedures varies from 10 procedures in Heraklion and Thessaloniki to 11 in the other cities.

One factor affecting the variation in the number of procedures is the uneven implementation of the cadaster reform across cities. In Heraklion, Patra and Thessaloniki, most or all registrations are now handled within the newly created interim cadaster offices. In the other cities, the registration has to be done both at the mortgage office and at the interim cadaster office. During the transition, not all documents have been fully transferred from the mortgage offices to the interim cadaster offices. Thus, in all cities except Athens, the due diligence search has to be done at both offices. In Athens, the cadaster reform is much less advanced. Hence, there is no interim cadaster office yet. The local mortgage office, therefore, continues to conduct full registration duties and is the only office where the due-diligence search is conducted. Last, Athens and Patra are the only two cities where it is a common practice for lawyers to deliver the initial draft of the sale and purchase agreement to the local bar association of each city.[41]

The greatest variation across Greek cities is observed in the time to register a property, which varies from about one month in Patra, Athens, Larissa and Alexandroupoli to more than four months in Thessaloniki and Heraklion (figure 2.15). The main driver of variation is the final step of the process: registration with the local mortgage office and/or cadaster office. Typically, in cities where the reform is less advanced, the process of registration is faster, taking two weeks in Athens and three weeks in Alexandroupoli and Larissa. In these three cities, the main aspects of property registration are still conducted at the local mortgage offices, which simply record the transfer of the deed but do not confirm the legality of the transfer. In these cities, the cadaster offices are also informed,[42] and they record the transaction, but they are not yet ready to conduct and validate transfers.

On the other hand, in Heraklion and Thessaloniki, most or all transfers[43] are handled by the cadaster office. Because the cadaster office has to legally validate

BOX 2.2 Thessaloniki: a city of two tales

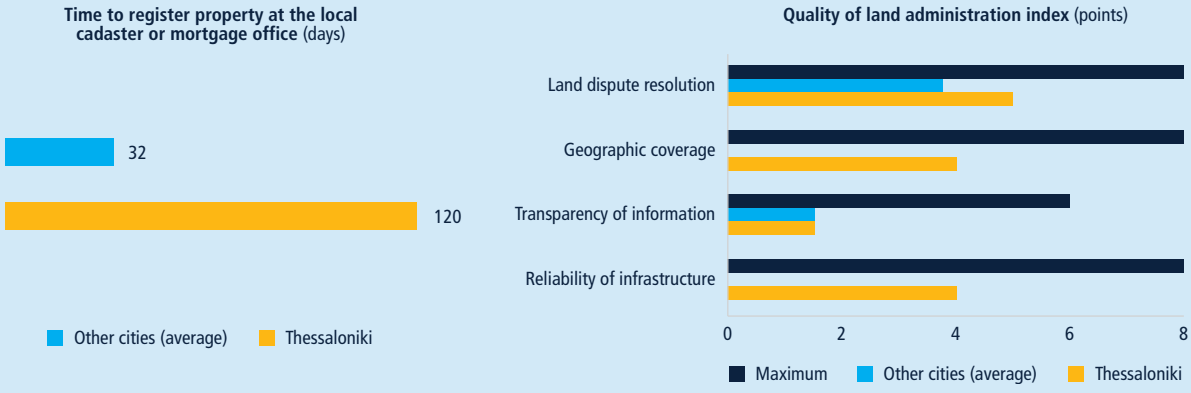
Of the cities studied, Thessaloniki has made the most progress implementing the cadaster reform. It is the only city with a fully-fledged cadaster office—unlike most other cities, where that office is still considered to be in interim status—which handles both property transfers and mapping. The local mortgage office functions merely as a repository of archives. However, the cadaster office is still referred to as a "pilot permanent" cadaster office because although the cadastral survey and property registration is complete, the full merger of the mortgage and cadaster offices is not considered complete until all the employees of the mortgage office are converted to Hellenic Cadastre staff.

Staffing is the biggest challenge the cadaster office currently faces. The majority of staff working at the cadaster office is still under the payroll of the Ministry of Justice, which in the meantime has instituted a hiring freeze. When Ministry of Justice staff retire, they are not always replaced by new hires on the cadaster side. The situation is particularly dire because there are not enough lawyers to review and validate property transactions.

The current situation in the city of Thessaloniki is counterintuitive, given the progress the city has made in implementing the cadaster reform. As a result of the challenges mentioned above, the Thessaloniki cadaster takes the longest time among the six cities benchmarked to approve and process property transfers. (See figure below.) At the same time, Thessaloniki is the only city where not only the cadaster survey and property registration are complete, but full digital mapping has been achieved for the entire territory of the municipality. The city has a state-of-the-art website providing both spatial data infrastructure and a GIS portal.* Not surprisingly, addressing property disputes through the local court is also more efficient here than in other cities. These achievements have made Thessaloniki a clear outlier on the quality of land administration index, with a score almost three times as high as the average score of the other cities. (See figure below.)

All in all, Thessaloniki has come a long way in making property records and corresponding infrastructure more reliable, which was and continues to be the Achilles heel for many Greek cities. Once the staffing matters in the Thessaloniki cadaster office are addressed, it is expected that the time to register property in the city will dramatically improve.

Thessaloniki: the city with the most reliable but slowest property transfer process

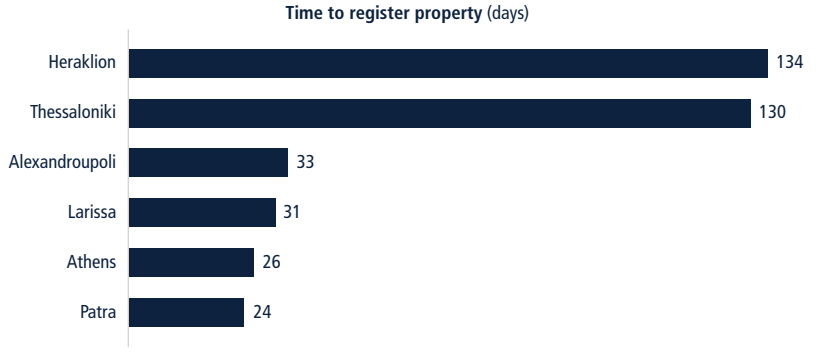


Source: Doing Business database.

* https://gis.thessaloniki.gr.

the transfers, they need lawyers to check all documentation. Currently, this is a bottleneck due to the lack of legal professionals available to support the work. As a result, registering the transaction with the cadaster offices takes three months in Heraklion and four months in Thessaloniki. The Heraklion interim cadaster office has no legal professionals on staff at all. They receive assistance from one legal professional in Chios, an island in northern Aegean, and another in Arta, a city in northwestern Greece. All transactions go through the remote review of these two legal professionals. In Thessaloniki, the high number of transactions also contributes to delays.[44] Patra is an exception, with an efficient interim cadaster office that completes registrations within 12 days. Unlike most other interim cadaster offices, the Patra one has hired substantially. Currently, it has 12 employees hired directly by the Ministry of Environment and Energy and

FIGURE 2.15 The efficiency of local cadaster and mortgage offices is the main driver of variations in the time it takes to register property in Greek cities



Source: Doing Business database.

14 others from the Ministry of Justice.[45] The Thessaloniki cadaster office is handling more than twice as many transactions as Patra,[46] with only slightly more employees (34[47] in Thessaloniki versus 26 in Patra).

The time to obtain a property tax clearance certificate from municipalities is another area in which the cities vary. It takes from one day in Athens, Patra and Thessaloniki to 40 days in Heraklion. In Athens and Patra, the municipalities have an electronic database to conduct the necessary checks before issuing the certificate. In contrast, authorities in Heraklion conduct all checks manually, going through paper files and receipts from multiple agencies to ensure that all bills have been paid. In addition, Heraklion authorities check for bills and documents going back ten years instead of five, as most of the other cities do.

The cost of registering property in Greece is similar across the six cities benchmarked. More than 60% of the cost (about 3% of the property value) is paid as a transfer tax to the national tax authority. Professional fees constitute more than one quarter of the cost (figure 2.16). The largest portion of the professional fees goes to notaries, who charge to both finalize and notarize the sale and purchase agreement. Notaries charge based on a fee schedule amended by Ministerial Decision 72386/2015. The fees amount to about 0.7% of the property value. While using a lawyer is not mandatory, most entrepreneurs use one when handling commercial transactions. Lawyer fees are freely agreed upon between parties. For the transaction assumed in this report, lawyers typically charge about 0.5% of the property value.

The only component of cost where fees vary slightly from city to city relates to deed registration. The cost depends on whether it is the local mortgage office or the interim cadaster office conducting the transfer of property. In Alexandroupoli, Athens and Larissa, the mortgage offices charge 0.475% of the property value, plus application fees. In Heraklion, Patra and Thessaloniki, the cadaster offices charge 0.575% of the property value, plus application fees.

Thessaloniki scores highest on the quality of land administration index

Scores on the quality of land administration index vary from 4.5 points in Athens to 14.5 points in Thessaloniki, out of a maximum of 30 points. The other four cities all scored 5.5 points. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights.

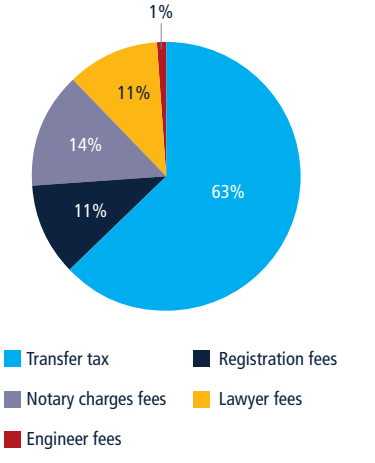
Except for Thessaloniki, all cities scored zero on the reliability of infrastructure index. Thessaloniki scored 4 out of 8 points because it has an electronic database of records and has completed the digital mapping of all properties, processes in which most other Greek cities are lagging behind.

In terms of the transparency of information, all the Greek cities score just 1.5 out of 6 points. There are a few reasons for the low scores. For one thing, access to information on land ownership is limited to only intermediaries and transacting parties. Additionally, the cities do not offer binding standard delivery commitments.

In terms of geographic coverage, Thessaloniki is the only city with a score higher than zero, receiving 4 out of 8 points. Thessaloniki's cadaster office is the only one that has fully registered and mapped all the privately held land plots within official city boundaries.

Thessaloniki also scores highest on land dispute resolution, with 5 out of 8 points, due to the local courts' relatively fast resolution of property disputes. (It takes

FIGURE 2.16 Professional fees constitute more than one quarter of the cost of registering property



Source: Doing Business database.

between one and two years.) In Athens, resolving property disputes takes longer than three years. The capital scores only 3 points in the land dispute resolution index. The rest of the cities score 4 points on this indicator, taking between two and three years to resolve a property dispute case. All in all, the quality of land administration index is the indicator on which Greek cities have the most room for improvement.

WHAT CAN BE IMPROVED?

Continue and conclude implementation of the cadaster

The establishment of the Hellenic Cadastre was a step in the right direction. The planned next steps of the reform are well thought out. Once completed, the cadaster and mortgage offices should truly unify their records into a single database, and they should use the same identifiers (numbers) for properties. This would help in implementing a standardized process of property registration across the country. These measures are in line with international good practices and would make life easier for entrepreneurs. They would also spell the end of needing to register with both offices and for two different offices both to conduct due diligence. This major step can be followed with other improvements that can be implemented over the long term.

Address Hellenic Cadastre staffing issues in order not to discourage cadaster reform implementation

In cities like Thessaloniki, entrepreneurs are faced with long delays for property transfers, incurring both financial and opportunity costs. Given that one of the main constraints the local cadasters face is staffing, the issue should be addressed as soon as possible. And this is important for the entire country. In order to encourage other cities to fully implement the cadaster reform, Thessaloniki needs to be seen as a success. At present, however, the bottleneck situation in Thessaloniki might act to discourage or slow down the reform pace in other cities. To create hiring flexibility for the Hellenic Cadastre, budgetary and human resource constraints at the central government level should be addressed speedily, and efforts should be made to enable a smooth transition of staff between the Ministry of Justice and the Ministry of Environment and Energy.

Digitize cadastral maps and property deeds into a consistent format, in a searchable database, to ensure quality and accuracy and to enable electronic registration

The majority of property documents and maps across Greek cities remain in paper format. Most of the core processes for property registration in most Greek cities also require paper documents and filing. It is vital that once the cadaster reform is implemented, all property and mapping records be digitized and entered into a single database. This foundational step is within the vision of the Hellenic Cadastre, and it is a precondition of making further improvements to the system.

Digital databases allow users to conduct title searches electronically. They can also provide the basis for a centralized liens and encumbrances database, as well as online registration. Digital records can have advantages over paper records because they require less physical storage space, they are easily sharable across locations, and electronic back-ups ensure that data will not be lost. Evidence across the globe supports electronic registries: the data show that property transfers are finalized twice as quickly in economies with electronic registries as in those without.

Most countries that implemented digital property records did so progressively over several years. New Zealand, for example, digitized its property records between 1997 and 2002. Subsequently, the country introduced electronic registration. But by 2005 only about half of property transactions were being submitted electronically, so a final push was needed. In 2008, electronic registration was made mandatory. Today, property registration can be completed in just two steps, at a cost of 0.1% of the property value, and New Zealand is second on the *Doing Business* global ranking on the ease of registering property.

Among EU member states, all but Greece have digital property records. Several have implemented online registration. One of these is Denmark, where the government began modernizing its land registry decades ago. Computerization of offices and digitization of records started in 2009. Once this process was complete, the registry introduced the availability of electronic lodgment of property transfer documents. Today, the electronic submission of documents is mandatory. The reforms have paid off and transferring a property in Denmark now takes only four days, down from 42 days in 2003.

Introduce standardized contracts for property transfers

Companies completing a property transfer in Greece must have a notary finalize and authenticate the sale and purchase agreement. In addition, while no longer legally mandated to hire a lawyer, the majority of companies continue to do so, especially for commercial property transfers. The lawyers and notaries also help with drafting the sale and purchase agreement. The costs of legal services make up one fourth of the total cost to register property, which is more than 1% of the property value. These costs are in addition to other costs, such as property transfer taxes and registration fees.

Many economies enable companies to transfer a property without the assistance of legal professionals. They do this through the use of standardized contracts made freely available to the public by the land registry. Negotiating parties simply tick or fill-in required information. Yet, when they wish to, entrepreneurs can still choose to obtain legal consultation and tailor-made contracts, especially for more complex cases.

Doing Business data show that three of four economies manage property registration without mandating the use of lawyers or notaries by law, including Denmark, Portugal and Sweden. Portugal made notary involvement optional for companies wishing to transfer property; companies simply need to sign the agreement in person at the registry. Registering property in several Portuguese cities[48] now takes only one procedure and one day.

Consider setting up a separate and specific mechanism to handle complaints regarding Hellenic Cadastre services

Having an independent and specific mechanism for filing complaints at the agency in charge of property registration gives proper attention to the always important real estate industry, a major sector of any country's economy." Keeping the process independent would make handling complaints more efficient and would minimize corruption and unnecessary disputes among land registry authorities. Correcting administrative errors in property registration helps prevent future problems and potentially addresses minor issues before they escalate to matters that require court resolution, usually an expensive undertaking for both plaintiffs and public authorities.

There is no such mechanism to handle property complaints in Greece, a topic that can be given serious consideration once the cadaster reform is complete. Greece could look to the United Kingdom as an example. Besides having detailed complaint procedures that can be addressed to the HM Land Registry, the United Kingdom also allows people to file a complaint with the Independent Complaints Reviewer (ICR).[49] The ICR handles complaints related to the HM Land Registry only. The ICR is neither a civil servant nor an employee of the HM Land Registry. The ICR Office funding and staff come from the HM Land Registry but are managed independently by the ICR.

Introduce a specific compensation mechanism for erroneous transactions

Several countries have established funds to compensate parties that suffer damages or losses because of the inadvertent certifications provided by land registries. The funds serve as instruments to increase dispute settlement efficiency because using them avoids the additional time and cost burdens of settling in court. For instance, in Ireland, one can file such a claim directly at the Property Registration Authority.[50] Similarly, the United Kingdom has a statutory compensation scheme that allows claims to be made directly at the land registry. Claims can be submitted for matters ranging from mistakes in the register to the loss or destruction of records.[51] Similar provisions exist under the Swedish Land Code.[52]

5. Enforcing Contracts

Where firms and investors have the assurance that courts will resolve legal disputes within a reasonable time and provide transparent and enforceable decisions, they are more likely to participate in the market.[53] Owing to this premise and the knowledge that "a more effective judiciary is necessary for the success of legal reforms in all areas," Greece prioritized judicial reforms on its path to recovery from its decade-old financial crisis.[54] In this regard, government actions have focused on modernizing the courts and introducing new legislation to promote timely settlement of disputes. While some reforms have paid off, and the Greek economy is now exhibiting signs of stronger growth, Greece still has room to improve the performance of its judiciary and to close the gap with its European peers.[55]

Litigation is relatively affordable in Greece but there is room to improve on court efficiency

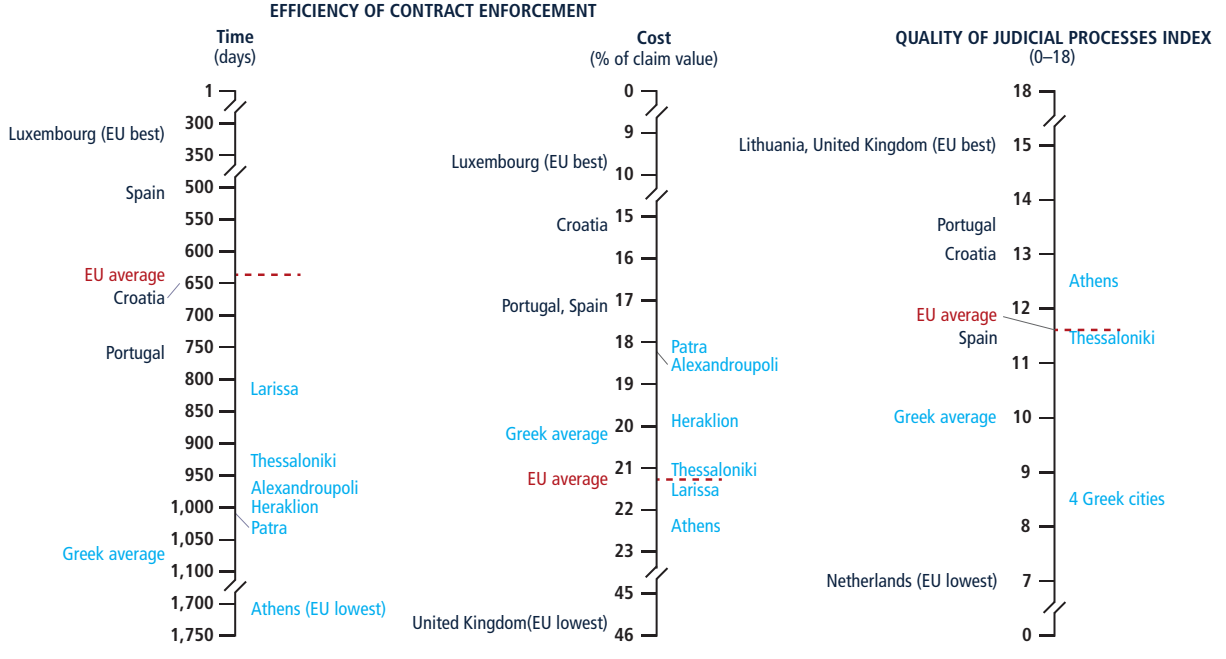
On average, it takes three years to litigate the standardized commercial dispute underlying the *Doing Business* case study through the Greek Single-Member First-Instance Courts and enforce the judgment.[56] This is nearly 15 months longer than the EU average. Similarly, Greece shows room to catch up with the EU average on the quality of judicial processes, as measured by *Doing Business*. Greece's average, 10 of 18 possible points, places it right behind the EU's 11.6-point mean. Yet, the average cost of suing in court and enforcing a judgment in Greece is 20.2% of the claim value, slightly less expensive than the EU average (21.2%) (figure 2.17).

Commercial cases in Greece—like the assumed *Doing Business* case, which is a breach-of-contract claim valued at EUR 33,051,[57]—are heard by Single-Member First-Instance Courts.[58]

When filing a lawsuit, the steps that take the longest are the lawyer's preparation of the case documents and the bailiff's serving of the issued summons. Lodging the complaint with the court is generally a quick, over-the-counter procedure in all locations. In Athens, e-filing is also available.[59] After the court clerk's review and issuance of the summons, the plaintiff's attorney engages a bailiff to serve the defendant. Under Greek law, in-person service is required.[60]

Because Greece's Code of Civil Procedure is national, the same trial rules apply

FIGURE 2.17 While Greek cities are clustered behind the EU average for time and quality of judicial processes, half of them outperform the EU average in the cost to resolve a commercial dispute



Source: Doing Business database.
Note: The averages for the European Union are based on economy-level data for the 28 EU member states.

BOX 2.3 The new court rules make for simplified trial procedure throughout Greece

To streamline judicial processes and improve court efficiency,[a] in 2015, the Greek parliament passed Law 4335, which introduced notable amendments to the Code of Civil Procedure.[b]

These reforms sought to curb delays associated with litigating in the first instance courts. More specifically, they aimed to address the following: long waiting periods leading up to hearings; inefficient trial hearings; and frequent adjournments. As a result, the amended Code introduced simplified trial procedures.

Trials now largely consist of written proceedings. There is only one hearing, and the parties and their witnesses are not required to attend. The hearing's sole purpose is to comply with the constitution's requirement that the parties' names and case details must be read into the court record, for publicity purposes. Most importantly, the hearing cannot be postponed, and there is no oral presentation of evidence. Attending parties can make certain statements on the process and their judicial rights but never on the merits of the case. Consequently, to issue a decision the judge mainly reviews the parties' filings—including pleadings, counterclaims and supporting evidence—in chambers. Witness testimonies are filed as affidavits and only examined orally in exceptional circumstances, when the judge deems it necessary.

Parties and the court are also subject to strict deadlines. Pleadings must close within 100 days of filing, and litigants have 15 days to file counterclaims. Consequently, the case file must be ready for adjudication 115 days after the initial complaint is filed. The hearing date must be set 30 days after the judge is appointed. As such, the rules aim to ensure a hearing occurs within 160 days of the complaint being filed. In practice, although litigants adhere to deadlines leading up to the closing of the file, courts across the country still have trouble meeting the deadline for the first hearing.

Beyond expediting processes, the new rules seek to promote proper administration of justice. They are founded on the principle that sound documentary evidence allows for an easier and more accurate discovery of the truth—and better informs judges' decisions—than witness testimonies. Overall, this series of judicial measures seeks to promote a transparent process, efficient proceedings and fair dispute resolution. In so doing, they aim to restore public trust in the national courts.[c]

a. Euro Summit, Brussels, 12 July 2015. https://www.consilium.europa.eu/media/20353/20150712-eurosummit-statement-greece.pdf.

b. The law entered into force on January 1, 2016. National Gazette No 87/A/23-07-2015.

c. Explanatory Memorandum of the draft Law 4334/2015. "Urgent implementation measures of Law 4334/2015 (A'80)." https://www.hellenicparliament.gr/UserFiles/2f026f42-950c-4efc-b950-340c4fb76a24/e-epeigon-eis-new.pdf.

throughout the country. The Code, which entered into force in 1968, has since been amended multiple times. The most recent amended version dates to 2015.[61] It introduced simplified procedures aimed at expediting trials (box 2.3). Owing to these amendments, ordinary civil trial timelines now consist of three main phases: the wait time from filing to the trial hearing; the trial hearing; and the wait time from the hearing to judgment issuance. After the judgment, litigants have 30 days to appeal.

Judgment enforcement involves multiple parties, namely the courts, bailiffs and notaries. After the judgment, the court issues an enforcement order (an *apografo*) to the plaintiff. Both the judgment and enforcement order must be served on the defendant. The *Doing Business* case assumes pretrial attachment of the insolvent defendant's moveable assets. In Greece, this is a separate proceeding that occurs in parallel with the trial. The result is a general order preventing the plaintiff from dissipating assets, subject to criminal liability if the order is breached. Consequently, following judgment and service of the enforcement order, the bailiff still needs to effect seizure. Owing to regulations introduced in 2015,[62] a seven-month waiting period commences from the seizure date. The assets cannot be sold until after this time elapses. During this waiting period, bailiffs advertise the assets. In all locations, the final sale is performed online by a notary, between the seventh and eighth month after seizure.[63] The notary then remits the sale proceeds to the plaintiff.

Thessaloniki court's relative efficiency is proof that local judicial initiatives matter

Enforcing contracts is easiest in Thessaloniki, the city that is the second fastest to resolve a commercial dispute (table 2.9) and the second-best performer on the quality of judicial processes index. While Athens is the best performer on this index, it takes the longest time, lasting four years and nine months. The Athenian court's notably larger jurisdiction may be one of the contributing factors to why trials there take more than twice the average in the other cities.

The remaining four cities perform similarly, with a common score on the judicial quality index and narrower differences in time and cost.

TABLE 2.9 Enforcing contracts is easier in Thessaloniki and more difficult in Athens

City	Rank	Score (0–100)	Time (day)	Cost (% of claim)	Quality of judicial processes index (0–18)
Thessaloniki	1	57.83	935	21.1	11.5
Larissa	2	55.38	815	21.5	8.5
Alexandroupoli	3	52.65	960	18.2	8.5
Patra	4	51.32	1,010	18.1	8.5
Heraklion	5	50.94	1,000	19.9	8.5
Athens	6	48.11	1,711	22.4	12.5

Source: Doing Business database.

Note: Rankings are based on the average score for time and cost associated with enforcing a contract as well as for the quality of judicial processes index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union Member States 2020: Greece, Ireland and Italy*."

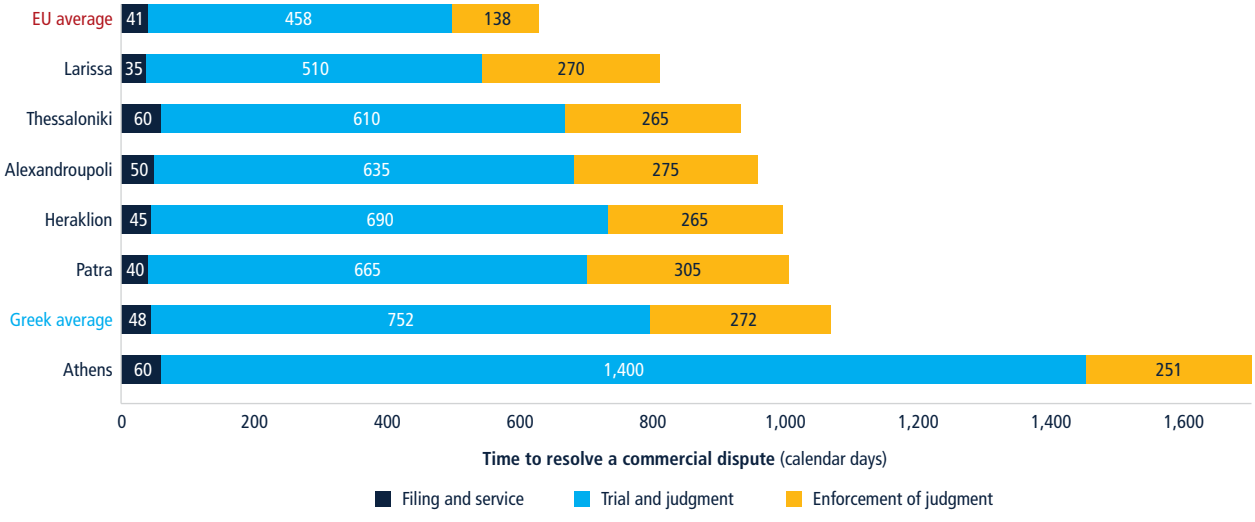
The filing and serving phase takes from 35 days in Larissa to nearly twice that time in Athens and Thessaloniki (60 days). The variations among Greek cities largely stem from the interventions of local private sector practitioners, namely lawyers and bailiffs.[64] The biggest bottleneck is the time lawyers take to prepare for trial, which includes an attempt to collect payment by nonlitigious means and subsequent evidence-gathering and preparation of the complaint. These times vary according to local practice. However, across cities, once the lawyer files the complaint, the court issues the summons the same day. The bailiff's service of the issued summons ranges from between two and three days in smaller cities to up to a week in Athens and Thessaloniki.

The trial and judgment phase is the largest driver of time differences among the cities (figure 2.18). Trial duration varies from a year and five months in Larissa to just under four years in Athens. Population size may be one of the reasons for this wide gap. However, among more similarly sized cities, there is evidence that local judicial initiatives can increase efficiency.

For example, Thessaloniki, the second-largest city, is also second-fastest to complete the trial and judgment phase. Thessaloniki achieved this efficiency despite being twice the size of the fastest city, Larissa. Thessaloniki's relative efficiency is largely due to the court president's very hands-on approach to management. On his initiative, the court issued management directions aimed at improving the court's management in early 2018. The same directions were filed with the Ministry of Justice and published on the court's website, making it a service charter, of sorts.[65] The document contains various rules on the court's operation, including provisions limiting the number of cases each judge can hear per year and adjudication time limits that are more ambitious than national standards. Owing to this increased transparency and accountability, the court now strives to adhere to its limit of 140 civil cases per judge, per year. Complementing its administrative regulations, the court uses an electronic system to manage its calendar and allocate hearing dates, making for a comparatively streamlined scheduling process.

Courts in Athens and Thessaloniki have subject-matter sections, including commercial divisions. Thessaloniki has six

FIGURE 2.18 Trial time is the largest source of variation among the cities



Source: Doing Business database.

Note: The average for the European Union is based on economy-level data for 28 EU member states.

such sections in total. Judges serve in their subject-matter section for four years at a time. This is a positive step toward specialization and ensuring a consistent application of the law. However, in both Athens and Thessaloniki, judges in the subject-matter sections also hear criminal cases, which requires switching gears in a way that likely impedes efficiency.[66]

As the fastest location, Larissa benefits partly from its relatively small size, although it outperforms Alexandroupoli, a city half its size, showing that other factors besides size can hold cities back from achieving optimal efficiency. Greek courts face some common challenges, including inefficient workload structure, staffing gaps, infrastructure needs and backlogs, to name a few.

Combining civil and criminal workloads, a lack of courtrooms and backlogs hamper efficiency across all cities

Across all courts, judges split their time between criminal and civil cases. For example, in Patra, each judge hears more than 170 civil cases alone each year, as compared to a median of about 150 civil cases elsewhere.[67] Additionally, this allocation does not account for the complexity of individual judges' civil cases or their criminal caseload. This workload structure—which does not take into account case complexity for assignment purposes and under which judges juggle both civil and criminal cases—makes it difficult for judges to clear civil case backlogs effectively and limits the courts' ability to achieve a productive clearance rate.

Judges also report that staffing gaps have also hindered courts' efficiency. For example, as of March 2019, Heraklion had four vacant judgeships and Alexandroupoli had one. Additionally, there is no effective mechanism to substitute for judges who are on extended leave or external service. Consequently, during the last judicial year, Patra was not able to temporarily replace 2 of its 20 judges. Reportedly, these temporary absences are also a recurring issue in Athens. Patra and Athens are, incidentally the two cities in which time between the hearing and judgment issuance is the longest.

In some courts, a lack of courtrooms hinders the efficient scheduling of hearings. In Heraklion, only two small rooms are available for the Single-Member First-Instance Court's hearings. Similarly, in Alexandroupoli, there is only one courtroom. Judges must often use their offices and other rooms in the courthouse for hearings. Apart from Athens, these are the two courts with the longest wait times between case filing and the hearing, lasting about a year in each city.

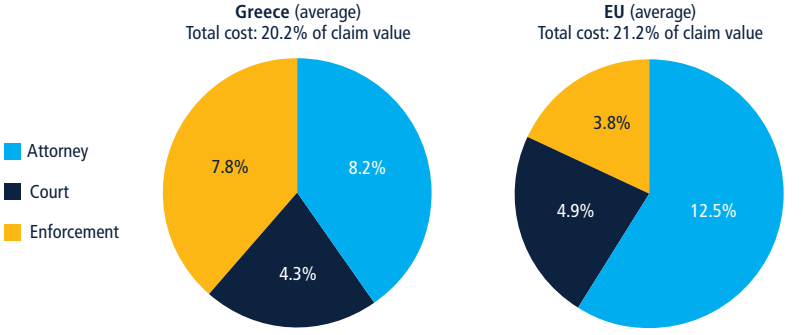
In addition to these resource gaps, all courts face backlogs. While backlogs are the result of underlying inefficiencies, significant backlogs can compound with other factors and themselves become an impediment to improving efficiency. Although smaller Greek courts have better managed backlogs, Athens, the largest jurisdiction, was incomparably overwhelmed. Backlogs, including those predating the new civil procedure rules, have limited Athens' ability to reap the benefits of the 2015 simplified rules of civil procedure, as compared to other courts. Before September 2018, Athenian judges were still hearing more cases filed under the old civil procedure rules—which allowed adjournments and called for more hearings—than those filed pursuant to the new procedure. Since then, the court transitioned to an equal ratio of new to old procedure cases in each judge's caseload, and it expects to purge its backlog of cases filed under the old rules by 2021.

Additionally, owing partly to backlogs, on average none of the courts can stick to the eight-month deadline for scheduling a hearing after pleadings close.[68] Similarly, only Larissa manages to meet the eight-month deadline for issuing judgments. If a judge exceeds the deadline, the court's management can reassign the case and impose disciplinary measures. Yet, because of backlogs, courts are still lenient about this deadline, especially in Athens, where it takes more than two years to obtain judgment after a hearing.

Enforcement is relatively slow and costly across Greece

Enforcement time is similar across Greek cities, ranging from eight and a half months in Athens to ten months in Patra. Enforcement is slow largely due to the nationally sanctioned seven-month waiting period before selling the insolvent defendant's movable assets. The sole source of variation among cities stems from the seizure and sale processes, which are organized by bailiffs and notaries.

FIGURE 2.19 While the cost of litigating is lower than the EU average, Greece has high enforcement costs

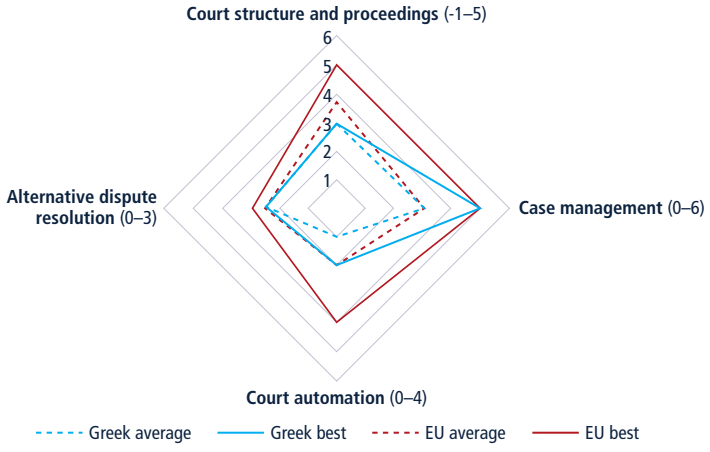


Source: Doing Business database.
Note: Costs for Greece are an average across the six cities measured.

Although not all bailiffs work on enforcement, interviews with these professionals suggest larger cities enjoy the benefit of a better proportion of bailiffs to inhabitants. Incidentally, enforcement is fastest in the three largest cities.

The cost of litigation varies from 18.1% of the claim value in Patra to 22.4% in Athens. Attorney fees are the largest source of variation.[69] Legal fees tend to increase with city size, with lawyers charging the highest rates in larger urban areas. Larissa, where attorney fees are as high as in Athens and Thessaloniki, is the sole exception. The local cost of expert witnesses drives differences in court fees among the cities, which are otherwise regulated nationally. Expert witness fees are highest in Alexandroupoli, the smallest city. Practitioners report there are fewer local experts, making for a less competitive environment. Enforcement costs are set at the national level, and they are almost as large a driver of total cost as attorney fees (figure 2.19). The cost is tied to the long process of enforcement and all the parties involved in the process, which is to say the court, the bailiff and notary.

FIGURE 2.20 Greek cities have room to catch up with the EU average on judicial quality but also have good practices to share among themselves



Source: Doing Business database.

Note: The average for the European Union is based on economy-level data for 28 EU member states. Among EU member states, Croatia, Poland and Romania have the highest score on the court structure and proceedings index; Latvia has the highest score on the case management index; Estonia, Lithuania and Slovakia share the highest score on the court automation index; and Germany, Hungary, Italy, Latvia, Lithuania, Poland, Romania and Spain share the highest score on the alternative dispute resolution index.

Athens and Thessaloniki exhibit the most judicial good practices

Athens and Thessaloniki have most significantly adopted judicial good practices, as measured by *Doing Business*.[70] With a score of 11.5 of 18 possible points, Thessaloniki is just behind the EU average. Scoring 12.5 points, Athens performs above this average and measures up to Germany and Hungary. The four other cities each scored 8.5 points. They fall short on case management and court automation, relative to their peers. However, in these areas, they can find good practices to emulate within Greece (figure 2.20).

With respect to court structure and proceedings, all cities have small claims courts, with a fast-track procedure and that allow self-representation. The law also allows for pretrial attachment. Courts exhibit good governance by randomly assigning cases to judges, but they fall short of the gold standard—automated case assignment. There is also no dedicated specialized commercial court or division in Greece.

Athens and Thessaloniki are the only cities measured to have an integrated electronic case-management system for both lawyers and judges. Users of the corresponding platform, *Solon*, can view case-specific information, such as the status of a suit.[71] Greek law also sets time standards for various court events and regulates adjournments, to promote better case management.[72] However, none of the cities measured uses pretrial conferences, which can narrow down issues for trial and encourage settlement ahead of trial.

Athens leads Greek cities on court automation, scoring 2 out of 4 possible points. Other cities only scored 1 point. While litigants can pay court fees electronically in all courts through the G.S.I.S. online portal,[73] Athens also has a working electronic system for filing complaints. Parties initiating a suit can file through the Athens Bar Association's website. In July 2018, Thessaloniki also introduced an e-filing system through its bar association. However, users report frequent technical issues that cause the system to be offline. While Greece publishes all supreme court judgments, it does not publish commercial case judgments at any other level of the court system, impeding judges' ability to apply laws consistently across the country. It also limits judicial accountability and transparency in the court system, generally.

Last, while Greece regulates commercial arbitration—and in practice, valid arbitration clauses are enforced—and permits voluntary mediation, there are no financial incentives to encourage alternative dispute resolution.[74]

WHAT CAN BE IMPROVED?

Consider introducing initiatives to clear historical backlogs

Throughout Greece, backlogs hamper individual courts' efficiency. They are

also one of the major reasons why even the smallest Greek cities trail behind the European business capitals measured by *Doing Business*. The *2019 EU Justice Scoreboard* also places Greece among the six countries with the highest number of pending litigious civil and commercial cases.[75] To assist in reducing historical backlogs, authorities might consider introducing a targeted backlog reduction program.

In 2001 Turin's District Court launched such an initiative, called the Strasbourg Program. The goal was to clear all cases which had been pending for three years or longer. The court sorted cases by their filing date and prioritized older cases for resolution. The court president also issued directions promoting more hands-on judicial case management. Judges were instructed to set a timetable during each case's first hearing, grant fewer and shorter adjournments and issue shorter judgments, among other things. By 2010 cases three years or older were only 5% of the court's caseload. Turin's District Court is also the best performing among the 13 Italian jurisdictions measured in this study.

Review courts' staffing needs and consider temporary staffing options to help the most congested courts clear backlogs

Many Greek courts have active vacancies. As mentioned before, some of these vacancies are due to an inability to substitute for judges who are on external service or extended leave. Judges in some of the cities studied in the report said that courts with lighter workloads in smaller, neighboring cities might be able to lend them staff resources. However, such formal and systematic staff-substitution mechanisms do not exist. Consequently, at the national level, the Ministry of Justice might consider conducting a review of courts' caseloads and resource needs and adjusting staffing allocations accordingly. This could include a review of internal rules on and mechanisms for staff substitutions to allow courts to exchange staff on a temporary basis.

In the Netherlands, for instance, judges can substitute their peers who serve at the same court level.[76] Similarly, in Austria, superior appeals court judges can be temporarily assigned to district courts in the same jurisdiction, as needed. Judges in Quebec, Canada, also travel to other jurisdictions to provide ad-hoc support to other courts.

Substitutions, and redeploying staff resources temporarily, may be a first step toward reducing backlogs and increasing efficiency in the most congested courts. Greece should consider piloting such substitutions in a few courts first to ascertain the benefits and cost implications before a national rollout.

Consider enhancing case assignment to better balance workloads

Monitoring judges' workload and performance can also contribute to increasing court efficiency. As such, Greek courts should make a more concerted effort to collect and use court-performance data to inform workload allocations.

Analyzing individual judges' workloads and performance can help determine the root causes of delay. More specifically, it can help determine whether individual judges simply have too many cases and/or face a disproportionately high number of complex cases. Throughout the Greek courts under study, judges hear a median of 150 civil cases per year, irrespective of the complexity of their various assigned cases. This also does not account for their criminal caseload. Workload and performance data, combined with an updated case assignment system, can help predict trends and strategically allocate resources. Using these data for assignment can prevent judges from being overburdened with a large volume of complex cases.

None of the courts studied have an automated case-assignment system. Greek cities need not look far for examples to model. The District Court of Bologna has an automated algorithm-based case-assignment system that uses real-time data. The algorithm considers each court section's workload and assigns cases to individual judges accordingly. Automated case assignment is usually an extension of a case-management system that monitors performance in real time and comes at a cost. Consequently, Greece should weigh the benefits of this investment against the cost of further developing case-management systems like *Solon* and deploying them throughout the country.

An added benefit of monitoring judges' performance is increased accountability to meet performance goals, especially when results are made public. Publication also increases transparency and helps to foster greater public trust. For example, the District Court of Milan, one of the top performers within Italy, publishes its annual performance report online each year and could be a model for Greek courts.

Actively manage the pretrial phase and encourage alternative dispute resolution (ADR)

Greece is among the half of EU member states that do not have pretrial conferences. Such informal hearings, first introduced in the United States, are designed to help the parties find common ground, narrow down the issues and consider settlement options. They also allow judges to take control of the case early on and to promote settlement and limit the scope of the prospective trial.[77]

Norway has demonstrated notable success using pretrial conferences and may serve as examples for Greece. Eighty percent of the cases subjected to preparatory hearings resulted in settlement after Midhordland District Court introduced a case management feature for civil cases. Judges guide the parties in narrowing down disputed issues, encourage settlement and assess each case's suitability for referral to court-annexed mediation.[78]

Pretrial conferences may help Greek courts reduce the number of cases that make it to an already-stacked court

docket. It is also an opportunity for judges to encourage alternative dispute resolution (ADR). Although Greece has enabling legislation for both arbitration and mediation, the use of these ADR mechanisms has remained low. Greek judges could draw inspiration from Florence's *Giustizia Semplice* model (see box 4.5 in the chapter "*Doing Business in Italy*") and use pretrial conferences to assess cases' suitability for alternative means of dispute resolution. Piloting such preparatory meetings in individual courts and analyzing the impact on settlements and civil case loads would be an informative precursor to broader implementation. In addition, Greece might consider providing financial incentives for the use of ADR. For example, Italian law incentivizes mediation through a tax credit.[79]

Introduce a dedicated commercial court or division and provide judges the tools to specialize on commercial matters

While Athens and Thessaloniki have a commercial subject-matter section for civil cases, judges in these sections also hear criminal cases, limiting their ability to focus their attention on clearing the civil commercial caseload. In Thessaloniki, judges average four criminal cases for each civil case they hear.

Having courts or divisions with general commercial jurisdiction, whose judges exclusively hear commercial cases, is an internationally recognized good practice. Such courts or divisions, when properly established, translate into gains in efficiency.[80] *Doing Business* data show, on average, the 104 economies with such courts or divisions resolve commercial cases 92 days sooner. This is because a court or division's incumbent judges specialize on commercial matters, allowing them to dispose of cases faster and apply laws more consistently.

Greece might consider creating a standalone commercial court. However, where a limited number of commercial cases are handled, specialized commercial sections provide a less expensive alternative to a commercial court. Athens and Thessaloniki might be good pilot locations for introducing a dedicated, specialized section. Additionally, because introducing such a court or section may require a shift in resources, it is important for authorities to balance costs against benefits and consider a progressive approach to implementation.

Lastly, to help judges specialize and apply laws more consistently, Greece should consider publishing anonymized judgments and court orders in commercial cases at all levels of the court system. This should be coupled with learning and training opportunities to help judges further specialize.

Enhance electronic tools to improve court operation and case management for judges

Electronic case filing and case management are not novelties in Greece. Athens and Thessaloniki are more advanced in this regard. The other cities studied do not have these tools, which can increase court efficiency. Additionally, even the cities that use e-filing and electronic case management, find the tools have limitations. For example, in Thessaloniki, lawyers report recurring technical glitches that make the e-filing system inoperable at times. Similarly, *Solon*, the case management platform in Athens and Thessaloniki, only meets basic needs. Although users can access important case-management inputs, such as the hearing date and information on the nature, status, and outcome of individual cases, the system could be further optimized to allow judges to better manage cases electronically.

E-filing can help speed up the process of initiating a lawsuit. In Athens, where e-filing has existed for half a decade, the process could be further streamlined by piloting electronic service of process. Athens can look to Italy, where filing and service only take 10 days. In commercial disputes throughout Italy, defendants are served electronically, removing the inefficiency of traditional service of process, including postal delays, the involvement of service agents and the defendant's physical unavailability to receive service. On its end, Thessaloniki might look to Athens on how to resolve glitches and fully operationalize its existing e-filing system. In both locations, the local bar association needs to better publicize the availability of e-filing, as it is not the most common method used among lawyers in either jurisdiction. Before extending e-filing to the rest of the country, Greece should consider costs relative to value because, in smaller jurisdictions, e-filing may be a lower priority than other investments, like improving court infrastructure.

Beyond a lack of courtrooms in many jurisdictions, judges also cite a lack of office space to work and store casefiles as a problem that compromises their efficiency. Judges report they frequently have to work from home. There is a general lack of capacity to manage case documents electronically, and judges even joke that one should not need to do Pilates or CrossFit to carry casefiles around the courthouse.[81] This is where enhanced, electronic case management can help fill a gap. Effective case-management systems allow judges to view and manage case documents, assist with writing judgments and help generate court orders, among others features. Integrating these additional features into the existing *Solon* platform could help increase judicial efficiency. Access to electronic files would eliminate the need to transport files between various locations and curb document loss. Developing this capacity comes at a cost, albeit likely a lower one than rebuilding or expanding all the court buildings that are short on space. Consequently, Greece should assess costs and benefits before further enhancing *Solon*. Even if it does not take these proposed enhancements on board, Greece should introduce *Solon* in other jurisdictions—after the current pilot phase—to help lawyers and judges

across the country reap the benefits of the existing features.

Consider means to lower the cost and shorten the duration of enforcement

It costs twice as much to enforce judgment in Greece as it does in the European Union, on average, placing Greece among the ranks of the five most expensive EU member states for enforcing a judgment: the Czech Republic, Denmark, Lithuania and Romania. Greece has long wait times to recover the awarded amount because of a seven-month waiting period before the insolvent defendant's movable assets can be sold to satisfy the judgment. Together, these costs and long delays to enforce a judgment may be high burdens on small businesses trying to recover on a breach-of-contract claim.

Enforcement costs are high for the assumed *Doing Business* case partly because the winning plaintiffs must pay the court 2% of the claim value just to obtain the *apografo* (i.e., the enforcement order). Such fees, calculated as a percentage of the claim value, operate similarly to a tax and may have revenue implications for the judiciary. However, Greece might consider the possibility of lowering costs by introducing a standard fee schedule as an alternative charging basis. Greece might look to Portugal and Slovakia for examples of ways to lower enforcement costs. In these economies, the average up-front costs to enforce a judgment are relatively low. Winning plaintiffs advance less than 1% of the claim amount—0.1% in Slovakia and 0.5% in Portugal—to start enforcement proceedings.[82]

Similarly, Greece introduced regulation requiring a seven-month waiting period after seizure and before a public auction of the defendant's assets in 2015. Lawyers explain this measure is intended to strengthen due process for defendants who are at risk of losing their property. However, the measure might have the unintended result of overburdening small businesses. Consequently, over time, Greece should monitor the impact of this waiting period on plaintiff creditors to determine whether the social benefits outweigh the costs imposed on firms and business activity, more broadly.

NOTES

1. Four EU member states have no paid-in minimum capital requirement: Cyprus, Ireland, the Netherlands and the United Kingdom. Seven others have a symbolic requirement amounting to less than 0.1% of income per capita: Bulgaria, the Czech Republic, France, Greece, Italy, Latvia and Portugal.
2. *Doing Business* database.
3. G.E.MI is governed by the provisions of Law No 3419/2005. According to Law 3853/2010, it acts as a one-stop shop, interconnecting several government agencies—including the Chamber of Commerce, the Tax Authority, and the Court of First Instance.
4. Law 4441/2016.
5. https://eyms.businessportal.gr.
6. Until September 2019, online registration is free of charge.
7. If applying online, only standard incorporation documents can be used.
8. According to Article 2 of Joint Ministerial Decision 63577/13.06.2018, the one-stop shop must, if the legal conditions are met, complete the registration procedure no later than the next business day from the moment of receiving the application and supporting documentation.
9. Law 4072/2012 (article 116) and PD 258/2005 (Statute of Insurance Organization for the Self-Employed (OAEE)).
10. U.K. Companies House, Companies House Annual Report & Accounts 2012/13 (London: The Stationery Office, 2013) and Companies Register Activities 2012–2013 (London: Companies House, 2013).
11. World Bank Group, Investment Climate Department, *Business Registration Reform Case Study: Norway* (Washington, DC: World Bank Group, 2011).
12. "Guide for Doing Business," Belgian Federal Government, 2017, http://www.business.belgium.be/en.
13. The European Construction Sector: A Global Partner, European Commission, Internal Market, Industry, Entrepreneurship and SMEs Directorate General, Energy Directorate General and Joint Research Centre (2016), https://ec.europa.eu/growth/content/european-construction-sector-global-partner-0_en.
14. "Construction in Greece - Key Trends and Opportunities to 2022." November 2018. Available at: https://www.globaldata.com/store/report/gdcn0442mr--construction-in-greece-key-trends-and-opportunities-to-2022/.
15. Sonia Hamman, "Housing Matters," Policy Research Working Paper 6876 (Washington, DC, World Bank, 2014).
16. Under Law 4495/2017, Article 36, depending on the area, location, use, size and environmental impact of the building to be constructed, there are three categories for issuing building permits: (i) Category 1 is, among other factors, for buildings over 1,000 square meters and requires the approval of the municipality; (ii) Category 2 is, among other factors, for buildings in settlements that have been established prior to 1923 and that do not have approved limits and require the approval of the municipality; (iii) Category 3 is, among other factors, for buildings up to 1,000 square meters. In this category, issuing the building permit is simpler. The engineer can obtain the building permit from the Technical Chamber of Greece without having to obtain approval from the municipality. Since the case study warehouse is above 1,000 square meters, it falls under category 1 and therefore requires the approval from the municipality.
17. Common Ministerial Decision YA 299/2014, Law 4389/2016 and Law 4495/2017.
18. FEK 162-AAP-2008 "Decision for the delimitation of the archaeological site of the city of Larissa."
19. Based on interviews with private engineers and architects in Greece, January through March 2019, as well as meetings with public officials, March 19-22, 2019.
20. Public officials in Athens and Heraklion were unable to provide an estimated fee breakdown based on the case study warehouse.
21. Inspections, both during and after construction, are mandated by law and always occur in practice. The supervising engineer is liable to supervise the construction and ensure that it was completed in compliance with the relevant building regulations. In addition, Law 4495/2017 holds the design professional liable for all studies, analyses and documentation that are submitted to the Building Office, as well as the fire safety studies. The legislation also specifies what type of engineer can sign off on each type of study. For example, an architect or civil engineer must prepare and be liable for the passive fire study while an electrician or mechanical engineer must prepare and be liable for the active fire study.
22. The architects and engineers are only required to have a university degree, be a registered member of the Technical Chamber and pass a qualification exam.
23. Moullier, Thomas, and Frederick Krimgold. 2015. *Building Regulation for Resilience: Managing Risks for Safer Cities*. World Bank Report ACS15966. Washington, DC: World Bank.
24. "Contributo di Costruzione" Bologna (Italy) municipality website, http://dru.iperbole.bologna.it/modulo/3-modello-e-calcolo-contributo-di-costruzione.
25. "Simuladores de taxas," Faro (Portugal) municipality website, http://www.cm-faropt/pt/menu/894/simuladores-de-taxas.aspx.

26. *Doing Business* database.
27. "Design engineer" as designated in the legislation.
28. *Doing Business* database.
29. *Doing Business* database. *Doing Business* assesses whether an economy has the following four requirements in place for the professional that is responsible for verifying the architectural plans are in compliance with the building regulations: (i) whether they have a minimum number of years of practical experience; (ii) whether they have a university degree (a minimum of a bachelor's) in architecture or engineering; (iii) whether they are a registered member of the national order (association) of architects or engineers; and (iv) whether they must pass a qualification exam. *Doing Business* also assesses whether these requirements are in place for the professional who conducts the technical inspections during construction.
30. World Bank, *Doing Business 2016: Measuring Regulatory Quality and Efficiency* (Washington, DC: World Bank, 2015).
31. Except those listed in articles L243-1-1 of the Insurance Code.
32. Carolin Geginat and Rita Ramalho, "Electricity Connections and Firm Performance in 183 Countries," Policy Research Working Paper 7460 (Washington, DC: World Bank, 2015).
33. It takes three procedures in the Czech Republic, Germany, Lithuania, Sweden and the United Kingdom, and four procedures in Croatia, Denmark, France, Italy, Latvia, Malta and Poland.
34. These are Ireland (57.1% of income per capita), Germany (37%), Lithuania (33.6%), Portugal (33.6%), Luxembourg (32.7%), Sweden (29.3%), Finland (27.5%), the Netherlands (24.5%), the Czech Republic (23.1%), the United Kingdom (23.1%), Poland (16.3%) and France (5%).
35. To measure the reliability of supply and transparency of tariffs, *Doing Business* presents an index scored from 0 to 8 points. It encompasses quantitative output data on the duration and frequency of power outages, as well as qualitative input information (i.e., the role of the energy regulator on supervision of power outages, the systems used to monitor power outages and restore electricity service, whether financial deterrents exist to limit outages, and whether tariffs and tariff changes are communicated efficiently to customers). For more details, see the data notes.
36. *Doing Business* uses the system average interruption duration index (SAIDI) and the system average interruption frequency index (SAIFI) to measure the duration and frequency of power outages. SAIDI is the average total duration of outages over the course of a year for each customer served, while SAIFI is the average number of service interruptions experienced by a customer in a year.
37. The RAE has been established on the basis of the provisions of L. 2773/1999, which was issued within the framework of the harmonization of the Hellenic Law to the provisions of Directive 96/92/EC for the liberalization of the electricity market.
38. As per laws 25/75, 1080/80, and 2130/93.
39. World Bank. 1989. World Development Report 1989. New York: Oxford University Press.
40. Along with Heraklion.
41. Typically the process works as follows: 1) the lawyer submits the draft agreement to the local bar association; 2) the bar association issues the lawyer an invoice that legal fees are going to be charged; 3) the bar association reports the information to the national tax authority based on the lawyer's submission; and 4) the bar association charges the lawyer a minimum legal fee, which the lawyer pays once he gets paid by the client.
42. The cadaster office in Athens is an exception because it hasn't reached interim status yet. It merely is notified of the transactions and does not follow up or record them in the cadaster system yet.
43. In Thessaloniki, all transfers are now completed at the local cadaster office. The mortgage office simply serves as an archive office and is used to conduct due diligence searches for older records that are not available in the cadaster office.
44. Confirmed by site visits at the cadaster office.
45. The statistics were obtained from the Hellenic Cadastre in June 2019.
46. *Ibid*.
47. *Ibid*. This number excludes five employees that work at the mortgage office, which functions as an archive repository.
48. The cities are Faro, Funchal and Ponta Delgada.
49. A step-by-step guide on the complaints procedure in the United Kingdom can be found here: https://www.gov.uk/government/organisations/land-registry/about/complaints-procedure. More information on the Independent Complaint Reviewer (ICR) can be found here: https://www.icrev.org.uk/.
50. Republic of Ireland, Registration of Title Act, 1964.
51. United Kingdom, Land Registration Act 2002. For more details, see also section 4 ("Applications for Indemnity") in "Practice Guide 39: Rectification and Indemnity," Her Majesty's Land Registry, last updated April 3, 2017, https://www.gov.uk/government/publications/rectification-and-indemnity/practice-guide-39-rectification-and-indemnity.
52. Swedish Land Code (SFS 1970:994), chapter 19, section 37; and Real Property Formation Act (1970:988), chapter 19, section 5. Compensation for wrongful handling falls under the Tort Liability Act (1972:207).
53. OECD. 2013. "What makes civil justice effective?" *OECD Economics Department Policy Notes*, No. 18, June 2013. Ippoliti, Roberto, Alessandro Melcarne and Giovanni B. Ramello. 2015. "The Impact of Judicial Efficiency on Entrepreneurial Action: A European Perspective." Economic Notes by Banca Monte dei Paschi di Siena SpA, vol. 44, no. 1-2015: pp. 57–74.
54. International Monetary Fund Country Report No. 18/248. 2018 Article IV Consultation and Proposal for Post-Program Monitoring —Press Release; Staff Report; and Statement by the Executive Director for Greece.
55. Between 2006/7 and 2017/18, Greece recorded two business reforms on the *Doing Business* Enforcing Contracts indicator.
56. For an overview of the Enforcing Contracts indictors and assumptions underlying the *Doing Business* case, see the data notes.
57. *Doing Business* defines the assumed claim as 200% income per capita.
58. Greek Law Digest. "Procedure before Civil Courts." http://www.greeklawdigest.gr/topics/judicial-system/item/12-procedure-before-civil-courts. Throughout Greece, District Courts are the lowest first-instance courts with a monetary threshold of EUR 20,000. Claims above this amount and up to EUR 250,000 fall under the jurisdiction of the Single-Member First-Instance Courts. Article 14 of the Code of Civil Procedure.
59. E-filing is available in Athens through the Isokratis web portal. http://www.dsanet.gr/1024x768.htm.
60. Article 124 of the Code of Civil Procedure.
61. Law 4335/2015.
62. Law 4335/2015.
63. Law 4512/2018, art. 207, which amended article 927 of the Code of Civil Procedure.
64. While Greek bailiffs are private-sector practitioners, their work is publicly regulated, like notaries.
65. https://www.protodikeio-thes.gr/opencms_prot/opencms/ProtSite/downloads/kanonismos.pdf.
66. Ten and fifty-six judges serve in the commercial sections in Thessaloniki and Athens, respectively.
67. Consultative meetings with Greek local court representatives. March 18-22, 2019.
68. Article 307 of the Code of Civil Procedure.
69. Legal fees are freely negotiated between lawyers and their clients. In practice, lawyers charge according to time, level of effort and complexity of the case. The Code of Lawyers (law 4194/2013) sets the basis for remuneration when there is no agreement between the lawyer and client. It also establishes that lawyers must be reimbursed for any disbursements they make on behalf of the client (e.g., court and enforcement fees).
70. For an overview of the Enforcing Contracts indicators and Quality of Judicial Processes Index, see the chapter "Data Notes."
71. www.solon.gov.gr.
72. Law 4335/2015.
73. https://gsis.gr.
74. Articles 868-903 of the Code of Civil Procedure (Άρθρα 867-903 ν.4335/2015). Law 4512/2018 art. 178-187.
75. European Commission, Directorate-General for Justice and Consumers, The 2019 EU Justice Scoreboard (Luxembourg: Publications Office of the European Unions, 2019), https://ec.europa.eu/info/sites/info/files/justice_scoreboard_2019_en.pdf.
76. World Bank. 2013. *The Status of Contract Enforcement in Poland*. Washington, DC: World Bank.
77. *Doing Business* database. In EU member states that use pretrial conferences, the average trial takes 434 days. In member states without pretrial conference, it takes 483 days. Economies that use pretrial conference

include Austria, Cyprus, the Czech Republic, Croatia, Denmark, Spain, Finland, the United Kingdom, Latvia, Lithuania, Portugal, Slovakia, Slovenia and Sweden.

78. World Bank. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania.* (Washington, DC: World Bank. 2017)
79. The tax credit is up to EUR 50,000. Article 17 of Italian Law Decree 28/2010.
80. Botero, Juan Carlos, Rafael La Porta, Florencio López-de-Silanes, Andrei Shleifer and Alexander Volokh. 2003. "Judicial Reform." World Bank Research Observer 18(1): 67-68.
81. Consultative meetings with Greek local court representatives. March 18-22, 2019.
82. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia.* (Washington, DC: World Bank).

Doing Business in IRELAND

Ireland was one of the EU member states most significantly impacted by the financial crisis but also one of the fastest to recover. The country's growth in gross domestic product has led the European Union for the past five years.[1] Currently, the country is at almost full employment. Its unemployment rate has steadily decreased while wages continue to increase.[2]

Ireland's solid macroeconomic foundation received a significant boost from multinational companies, which have been attracted by the country's business environment, in particular its tax regime. The majority of the multinationals in the country are foreign-owned. They constitute a small number of companies relative to the total, but they account for more than half of the total yearly turnover.[3] The rest of the turnover is generated by small and medium-size enterprises, the majority of which are domestically owned. Small and medium-size enterprises constitute 99.8% of the total number of firms in Ireland and are responsible for about 70% of employment.[4] Furthermore, domestically-owned enterprises generate about 80% of total employment.[5] Therefore, examining business regulations through the *Doing Business* indicators, as they apply to domestic firms, becomes increasingly relevant given their importance for the country's economy in the long run. In the end, circumstances in the world economy can change for reasons beyond the control of the country's government, and multinationals may relocate their supply chains elsewhere.

Ireland, as represented by Dublin, has consistently outperformed most of its European Union peers in the ease of doing business, ranking among the top 25 economies globally in the World Bank's *Doing Business* report for several years.[6] Despite its already good performance, the country has consistently kept improving over the past decade by introducing reforms in 6 of the 11 areas measured in *Doing Business*: starting a business, registering property, employing workers, getting credit, enforcing contracts and protecting minority investors.[7]

This report aims to fill some of the gaps in what is known about the quality and features of business regulations in Ireland by creating regional level data that can be used to analyze the regulatory hurdles entrepreneurs face in five main cities: Cork, Dublin, Galway, Limerick and Waterford. The report also lists recommendations for reforms and good practices in each of the five areas measured that Irish cities can adopt to allow businesses to operate more effectively.

MAIN FINDINGS

Each city stands out in some areas and lags in others

No single city dominates in all five areas measured (table 3.1). Cork, by far, is the city that most quickly enforces contracts. Cork ranks high on getting electricity, as well, providing efficient electricity connections and reliable electricity supply. However, the city lags behind the other Irish cities in dealing with construction permits and registering property. Dublin, despite being the city with the heaviest workload across all areas, performs well on three indicators: getting electricity, starting a business and enforcing contracts. Limerick does not lead on any indicators but ranks second in two out of the five. Galway is the most efficient Irish city in which to start a business, and, regarding the registering property indicator, Galway excels both in efficiency and quality of land administration. However, Galway lags behind the other cities in getting electricity and enforcing contracts. Even Waterford, while it ranks lower on most indicators, has a clear performance strength: it leads in dealing with construction permits, which are inexpensive and can be obtained quickly in the city.

Variation on specific indicators shows Irish cities have opportunities to learn from good practices within the country

The fact that regulations and how they are implemented vary amongst the cities is clear from the cities' divergent scores on each indicator (figure 3.1). These disparities in performance can help policymakers identify which cities have good practices that other cities can adopt. All Irish cities operate under the same national legal framework, so

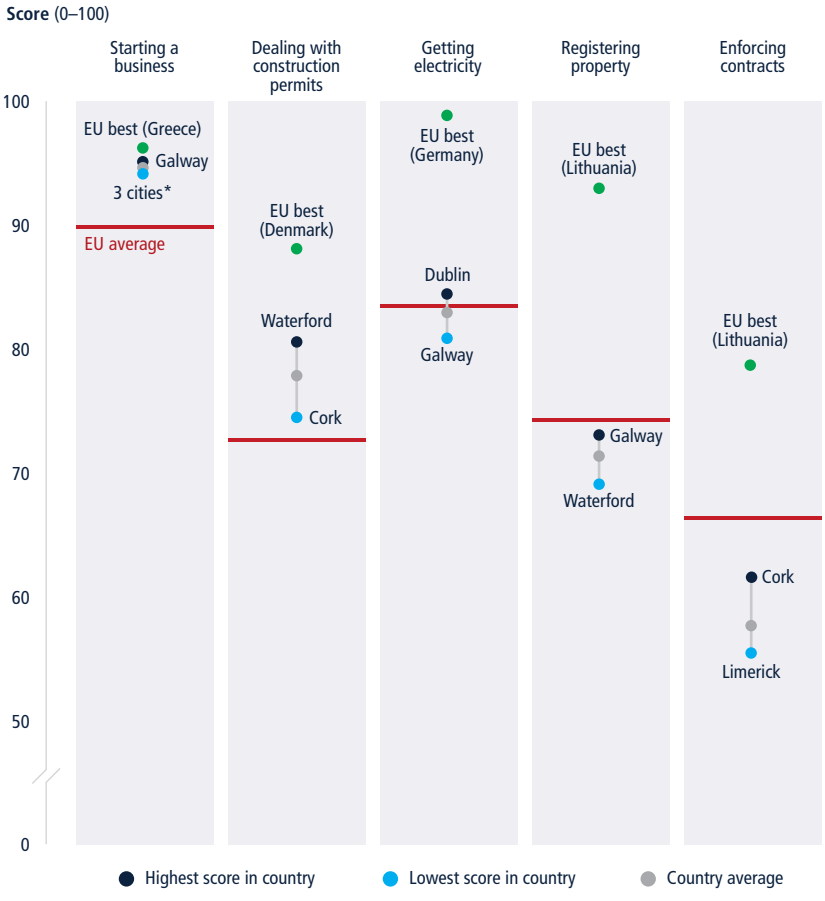
TABLE 3.1 No city dominates across the five areas measured

	Starting a business		Dealing with construction permits		Getting electricity		Registering property		Enforcing contracts	
City	Rank (1–5)	Score (0–100)	Rank (1–5)	Score (0–100)	Rank (1–5)	Score (0–100)	Rank (1–5)	Score (0–100)	Rank (1–5)	Score (0–100)
Cork	3	93.90	5	74.37	2	84.17	4	69.91	1	61.59
Dublin	2	94.40	4	76.58	1	84.21	3	71.71	2	57.88
Galway	1	94.91	3	78.59	5	80.83	1	73.02	4	56.41
Limerick	3	93.90	2	78.69	3	83.95	2	72.78	5	55.40
Waterford	3	93.90	1	80.57	4	81.37	5	69.32	3	57.57

Source: Doing Business database.

Note: The indicator scores show how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The scores are normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

FIGURE 3.1 There is significant variation in regulatory performance among Irish cities in all areas measured, except starting a business



Source: Doing Business database.

Note: The score shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). The averages for Ireland are based on data for the five cities benchmarked in the country. Other EU member states are represented by their capital city as measured by global *Doing Business*. The averages for the European Union are based on economy-level data for the 28 EU member states. For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland, Italy.*"

*Cork, Limerick and Waterford.

changes can be made without major legislative overhaul. In other words, local policymakers can look to other cities to see how they implement the national law more efficiently and to better effect. As the results show, each city has something to teach and something to learn.

For example, in terms of starting a business, all cities benefit from Ireland's low incorporation cost (0.1% of income per capita) and a streamlined process. Also, Irish entrepreneurs complete merely three procedures to start a business, the fewest in the European Union. However, registering for value added tax (VAT) remains a relative bottleneck and a source of variation among the cities. Entrepreneurs can start a business fastest in Galway, where it takes nine days. In Cork, Limerick and Waterford, it takes almost two weeks. Overall, starting a business is one of the areas in which all five Irish cities outscore the EU average and most EU member states.

Dealing with construction permits is one of the areas where local authorities have a high degree of autonomy in both implementing national regulations and setting development contribution fees. Unsurprisingly, it is one of the study areas with the greatest variation in performance across the five cities benchmarked. Waterford, the most efficient city, scores 80.57 points on the ease of dealing with construction permits, well above the EU average, and would rank 23 in the standings globally. The time to deal with construction permits varies from about five months in Waterford to almost seven months in Cork. Driving this variation, in part, is that it takes longer in some cities to obtain a water and sewerage connection and to have the preplanning meeting with the local planning department required before filing for planning permission. The cost of dealing with construction permits ranges from 1.1% of the warehouse value in Galway to almost four times that in Dublin. The main driver of this variation is the development contribution fee, set independently by each city council. This fee constitutes, on average, about 80% of the total cost to complete construction permitting.

The cities show variations on the ease of getting electricity. Dublin and Cork score highest in terms of the ease of getting electricity, with 84.21 points and 84.17 points, respectively, both above the EU average. Limerick follows closely, while both Galway and Waterford are the only Irish cities below the EU average. Dublin scores highly due to its more streamlined requirements. It is the only Irish city where entrepreneurs do not deal with road-opening licenses. Instead, the Electricity Supply Board, the main electricity company in the country, handles the procedure on their behalf. On the other hand, of the five cities, it takes longest in Dublin to get a connection because they receive a much higher volume of applications. Getting a connection takes less time in Cork, one of the cities that also receives the most points on the reliability of supply and transparency of tariffs index. Waterford is

equally fast at providing electrical connections, but customers there face the longest and most frequent power outages among the five cities.

The cities vary in performance on the registering property indicator, as well. Property registration has been in transition for a long time in Ireland due to the conversion of the system for recording deeds to a title-based one. Currently that process, and the registration of titles with the Property Registration Authority (PRA), is incomplete to various degrees in the cities benchmarked in this study. Galway leads the way with one of the fastest times to process a property registration in the country, 34.5 days, and the highest score on the quality of land administration index, 25.5 out of 30 points. Dublin, although the busiest city in the country, is nevertheless the fastest, at 31.5 days. However, Dublin lags behind Galway with a score of 23.5 points on the quality of land administration index. Property registration takes the longest in Waterford, at 51.5 days. Local authorities there are slower to provide documentation for the planning search, a standard due diligence process conducted by transacting parties for every property transfer. Additionally, the PRA office in Waterford is the slowest of the three offices serving the country (the other two are in Dublin and Roscommon).

Enforcing contracts is another area where the cities demonstrate significant variation. Cork leads the way with an overall ease-of-enforcing-contracts score of 61.59 points, while the rest of the cities range between 55.40 (Limerick) and 57.88 (Dublin) points. It takes the least time in Cork to enforce contracts through the High Court. Cork is also the sole Irish city to outperform the EU average in this area. Overall, all five Irish cities studied lag behind the EU average on the enforcing contracts indicator, leaving much room for improvement. Most notably, the Irish cities lag the average EU score on the quality of judicial processes, averaging 8.5 out of 18 points. It is also more expensive in Irish cities to enforce contracts than it is, on average, in the European Union due to higher litigation costs.

THE WAY FORWARD

Irish authorities have excelled in attracting multinationals and boosting the country's economy. Nevertheless, making the business environment more conducive to domestically owned small and medium-size enterprises should continue to be a priority for local and national authorities. This report identifies areas in which authorities can further reduce the cost of doing business for local firms, thereby providing additional opportunities not only for their domestic growth but for their eventual ability to compete in the global economy. The reform recommendations included here are based on both local and international good practices (table 3.2).

Adopting domestic good practices would improve Ireland's standing on the global rankings by nine places

In the short term, easily replicable local practices can be implemented, where applicable. Local authorities and local offices of central agencies can use the results of the report to learn what their better-performing peers are doing and take necessary steps to close the gaps. Although these changes might merely include administrative improvements, they could make a big difference. In fact, local-level reforms would not only impact standings of the Irish cities vis-à-vis each other, they could make a difference on the global scale. Ireland, as represented by Dublin, ranked 24 out of 190 economies in *Doing Business 2020*. If one creates an overall ease of doing business score for Ireland based on the highest score of the best performing city on each indicator benchmarked, Ireland's ranking would jump nine places to 15 out of 190—a great accomplishment given how hard it is for a country to climb in the rankings when already highly ranked (figure 3.2).

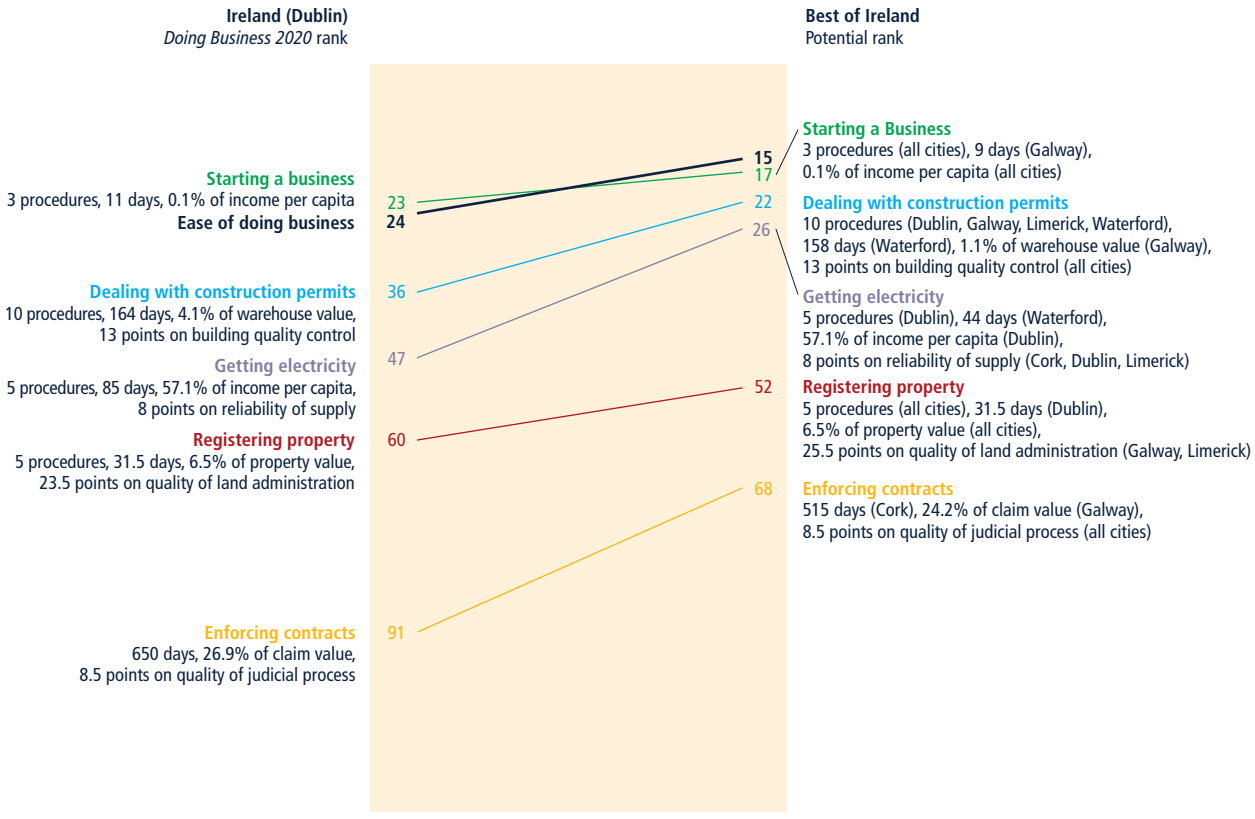
If Galway's score on the starting-a-business indicator was substituted for Dublin's as the representative score for Ireland (starting up in Galway takes two fewer days than in Dublin), then the country would improve its rank on starting a business by six places, from 23 to 17. Similarly, in terms of registering property, a hypothetical representative Irish city that combined the efficiency levels of Dublin with the quality of land administration index scores of Galway and Limerick would place the country at a ranking of 52 out of 190 globally, eight places higher than its current rank.

Regarding the other three indicators areas, creating a hypothetical score for Ireland based on the highest performing city's best score on each sub-indicator would have an even larger impact. Combining the streamlined electricity connection process of Dublin, for example, with the speed of Waterford and the high performance on the reliability of supply and transparency of tariffs index of three[8] of the five cities would lift Ireland to a global ranking of 26 out of 190, which is 21 places higher than Ireland's current rank of 47. A hypothetical city representing Ireland in the rankings that issued a building permit, as well as the fire and disability access certificate, as quickly as Waterford, but at Galway's low cost (1.1% of the warehouse value) would tremendously impact Ireland's score on dealing with construction permits, raising the country's global ranking on that indicator from 36 to 22. In the study area enforcing contracts, adopting the efficiency of Cork with the lower cost of Galway would place Ireland at 68 in the global rankings, 23 places higher than its current rank of 91.

In the long run, Irish cities can look for good practices outside the country to further improve their business regulations

In the long run, Irish authorities can look beyond the country's borders for good practices in business regulations to

FIGURE 3.2 Adopting all domestic good practices would boost Ireland's standing by nine places in the global rankings



Source: Doing Business database.

Note: For the actual rank, Ireland is represented by Dublin. The hypothetical best ranks for the five regulatory areas shown are based on the best performances recorded among all five cities benchmarked within the country. Those ranks are used along with Dublin's actual ranks for five other regulatory areas measured by *Doing Business* (getting credit, protecting minority investors, paying taxes, trading across borders and resolving insolvency) to calculate the hypothetical best rank for the overall ease of doing business.

improve the investment climate for local businesses. Adopting such international good practices may require changing the country's laws.

Making tax registration more efficient in Ireland would make starting a business even easier. Streamlining the risk-screening process at the time of a company's registration—an approach already used in Croatia and other EU member states—would help. Additionally, removing the legal requirement to have an official company seal is a reform that has been implemented widely in economies around the world. None of the 25 top-ranked economies on the ease of starting a business mandate such a requirement by law.

To increase the efficiency of issuing construction permits, the country could enhance its electronic management platform—the building control management system—and make the entire construction-licensing process fully electronic. The introduction of mandatory insurance and liability for covering structural defects would improve the quality assurance mechanisms in the country. Seven EU member states already have in place such regimes: Austria, Belgium, Bulgaria, France, Italy, Luxemburg and Poland.

Enabling online application filing and tracking for electricity connection requests is one of the most effective good practices countries around the world have adopted. Ireland could look to France and the United Kingdom for examples. The use of a geographic information system (GIS) for electricity distribution networks is another good practice. Manpower needs can be reduced using GIS since fewer staff are required to conduct site visits and inspections, to check what type and size of equipment is needed, or to estimate connection costs. Such initiatives have already been implemented in Coimbra (Portugal), among other cities. Finally, the internal wiring certificate, which customers must currently submit to a separate third party, could be sent merely to the distribution utility, together with the rest of the documentation required to obtain a new connection. Several EU member states allow this practice, including Denmark and Germany.

TABLE 3.2 Opportunities for regulatory improvement in Irish cities

Regulatory area	Reform recommendations	Relevant ministries and agencies*	
		National level	Local level
Starting a business	Simplify tax registration and integrate it into the company incorporation process	• Companies Registration Office • Revenue Commissioners	
	Eliminate the requirement to obtain an official company seal		
	Make starting a business a fully electronic process		
Dealing with construction permits	Consider ways to reduce the burden on entrepreneurs for infrastructure development	• Department of Housing, Planning and Local Government • National Building Control Office	• City and county councils • Local Government Management Agency
	Shorten statutory time limits		
	Enhance features of the building control management system		
	Introduce mandatory insurance and liability to cover structural defects		
Getting electricity	Introduce an online platform to apply and track application status electronically	• Electricity Supply Board Networks • Commission for Regulation of Utilities • Safe Electric	• City and county councils
	Introduce a geographic information system for the electricity distribution network		
	Allow electrical suppliers to submit the applications for new connections		
	Provide an option to pay connection fees in installments		
	Allow the submission of internal wiring certificates to the Electricity Supply Board in a single application		
Registering property	Finalize formal registration of all properties and land parcels in Ireland	• Property Registration Authority • Revenue Commissioners	• City and county councils
	Create a fully integrated and electronic platform for property transfers		
	Consider introducing fast-track registration procedures at the Land Registry for an extra fee		
	Assess the possibility of lowering the cost of transferring property in Ireland		
	Consider setting up a separate and specific mechanism to handle registration and mapping complaints		
Enforcing contracts	Actively manage the pretrial phase and set deadlines for key litigation events	• The Judiciary • Courts Service of Ireland • Department of Justice and Equality	
	Limit the number, duration and reasons for granting adjournments		
	Introduce and optimize electronic tools to improve court operation and enhance case management at the High Court		

Note: All reform recommendations are detailed in dedicated sections about each indicator.
*The list includes the main ministries and agencies relevant to each regulatory area, but others might also be implicated.

The completion of all title registration in the country is a necessary prerequisite for implementing a fully integrated electronic platform for property transfers, which would then enable stakeholders to conduct conveyancing, document filing and, eventually, property registration through a single online access point. Such initiatives have already been implemented in other EU member states, including Denmark.

More active management of court cases in the pretrial phase and holding parties accountable to deadlines are necessary first steps toward promoting more efficient and effective commercial litigation in Ireland. Trials can also be shortened by limiting adjournments and enforcing the corresponding restrictions, a good practice found in nine other EU member states. As Ireland continues its investment in automation, it should prioritize the introduction of electronic tools at the High Court level to improve court operation and case management by judges and lawyers.

1. Starting a Business

Starting a business in Ireland costs less and is simpler than the EU average

Ireland regulates business startup using only three procedures. Only four other EU member states—Estonia, Finland, Greece and Slovenia—manage to do so. At 0.1% of income per capita, the start-up process is substantially less expensive than the EU average of 3.1%. For fewer than EUR 100, entrepreneurs in Ireland can register directly with the company registry, using standard incorporation documents, without having to hire professional intermediaries. There is also no paid-in minimum capital requirement before incorporation, which is also now the case in 11 other EU member states.[9] In all five Irish cities benchmarked, business start-up takes less than two weeks, which is similar to the EU average of 11.9 days (figure 3.3).

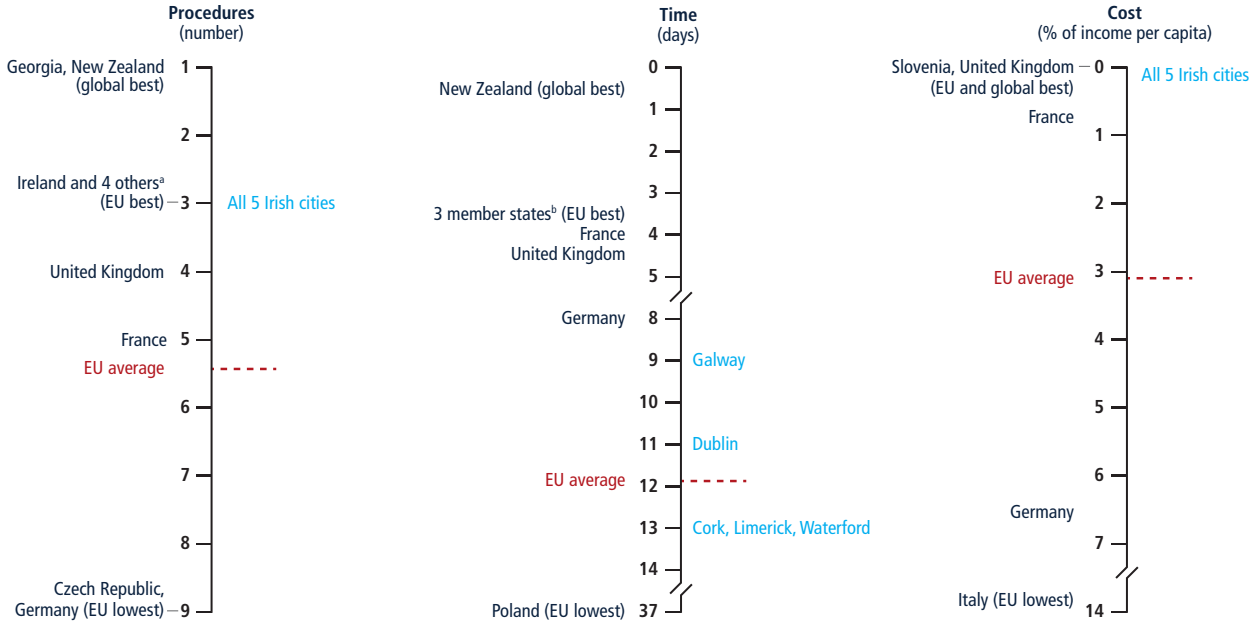
Starting a business in Ireland takes only three steps

The first step for entrepreneurs starting a business is to complete and submit the application for registration, along with the company incorporation documents, to the Companies Registration Office (CRO) (figure 3.4). Entrepreneurs can use either standard or customized incorporation documents, which can be submitted electronically or in print format. Even if digital submission is chosen, incorporation documents must be printed, signed and mailed to the CRO in Dublin, where all applications are processed regardless of the geographic location of the company's seat.

Most registration applications are submitted electronically. To access the electronic registration system, company founders must first register and create a profile on the CRO online platform. Anyone with a personal identification number can register free of charge and obtain login credentials.

The CRO registers the company within 5 days, two days after it receives the paper copies. The registration officer reviews the company constitution and shareholders' signatures and checks whether the information provided in print format corresponds with the data submitted

FIGURE 3.3 Starting a business in Ireland is relatively inexpensive and simple, compared to EU peers



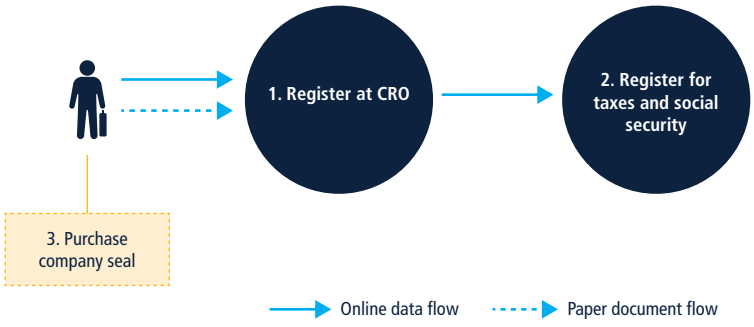
Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. Other countries are represented by their largest city as measured by global *Doing Business*.

[a] Estonia, Finland, Greece and Slovenia.

[b] Denmark, Estonia, and the Netherlands.

FIGURE 3.4 How does the business registration process work in Ireland?



Source: Doing Business database.

electronically, as well as the validity of the proposed company name. At the end of the process, a digital certificate of incorporation is issued and transmitted electronically to the applicant.

The next step is to register the new company with the Office of the Revenue Commissioner (or Revenue, in short). The company can register for corporation and value-added taxes (VAT), as well as for social insurance (PAYE/PRSI), with one application. All registration applications for limited liability companies must be filed electronically, through the Revenue's online service. One tax identification number is valid for all tax registrations and is issued within 48 hours. However, VAT registration can take several weeks, while Revenue carries out further background checks to ensure the validity of the information provided and its compliance with the VAT registration criteria.

Additionally, all Irish companies are required to have a common seal, which is obtained from third-party suppliers. Seals are used to authenticate formal documents, such as applications for loans, mortgages or certificates of share issuance.

VAT registration remains a bottleneck that drives Irish cities' variation on the time to start a business indicator

In Ireland, starting a business anywhere in the country requires the same three procedures and the same fees. Yet the time it takes to do so varies among the five cities benchmarked, ranging from 9 days in Galway to 13 days in Cork, Limerick and Waterford (table 3.3).

The wait time to complete VAT registration is driving the time variation among the cities. If the annual turnover of a company performing general commercial activities is anticipated to exceed the threshold for compulsory VAT registration in the first 12 months of operations, its founders may elect to register the company for VAT right after incorporation, jointly with the application for tax and social security registration.

For simple cases, where all the information is provided on the first application, approval can be obtained in about five days in Galway, seven in Dublin and nine in Cork, Limerick and Waterford (figure 3.5). In more complicated cases, the process can take one month or longer. Currently, VAT applications are processed by three regional Revenue divisions, located in Dublin, Galway and Thurles, each with its own geographical remit. For example, VAT applications from Cork, Limerick and Waterford are reviewed by Revenue officers in Thurles.

Before registering a company for VAT, Revenue evaluates the company's assets, its premises and business plans, and, if needed, it initiates a request for further documentation or conducts an inspection of the premises. The aim is to prevent tax fraud by ensuring that a company's founders have no history that could raise questions about its risk. If additional documentation is needed, it can be uploaded on the Revenue online platform (ROS) or sent to Revenue offices by mail.

The Office of the Revenue Commissioner is currently undertaking efforts to streamline the registration process. A transition to a nationwide registration system is due to be completed by the end of 2019. In the new system, the registration function will be centralized to allow for allocation of registration based on the availability of resources at the Revenue divisions, not on where in the country the application comes from. Moreover, a two-tiered VAT registration process is slated to become operational by September 2019.[10] The new process will differentiate between companies registering for domestic and intra-EU VAT purposes. Those opting

TABLE 3.3 Comparing starting a business across Irish cities

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
Galway	1	94.91	3	9	0.1
Dublin	2	94.40	3	11	0.1
Cork	3	93.90	3	13	0.1
Limerick	3	93.90	3	13	0.1
Waterford	3	93.90	3	13	0.1

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time, cost and paid-in minimum capital associated with starting a business. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2019: Greece, Ireland and Italy*." The complete data set can be found on the *Doing Business* website at http://www.doingbusiness.org.

FIGURE 3.5 Variations in the time to start a business are driven by the time it takes to complete the VAT registration process with revenue commissioners

Source: Doing Business database.

for an intra-EU VAT registration may be required to supply additional information. It is anticipated that the vast majority of domestic-only VAT registrations will be approved and processed without delay.

WHAT CAN BE IMPROVED?

Simplify tax registration and integrate it into the company incorporation process

In Ireland, registering for VAT can take as long as one month because revenue officers undertake a thorough evaluation of the declared business activity, the stated company assets, the company premises and the past business activities of the company's founders to reduce the risk of noncompliance and the incidence of fraudulent reimbursement claims.

The Office of the Revenue Commissioner is already taking measures to improve the registration process. As part of such reform efforts, they could also consider streamlining risk-screening at the point of registration so the resources used to perform that activity could be reallocated to other compliance actions. Croatia uses this kind of approach, and obtaining a decision on VAT registration there takes only one to two days. After registration, checks can be performed to assess the accuracy of the information submitted. Similarly, in Portugal, all companies are automatically registered for VAT at incorporation, with smaller companies being exempted from VAT filing if their turnover falls below a certain threshold.

In the long term, Ireland could consider making tax registration part of initial company registration with the CRO thereby eliminating the need for a separate procedure and reducing the burden on taxpayers and the tax authority. Other EU countries offer examples: in Hungary, corporate tax and VAT registration can be declared during the company incorporation process at the Court of Registration. Completing those three registrations takes just one to two days. Similarly, in Latvia, a VAT law in force since 2013 allows simultaneous filing of the company, tax and VAT registration applications at the commercial registry, and the process can be completed in three days. In Denmark, the Danish Business Authority provides limited liability companies with a one-stop, centralized online registration service for business and tax registration. Companies fill out a registration form and submit the Memorandum of Association and the Articles of Association at the Authority's online portal.[11]

In Italy, thanks to information sharing among public agencies, registration with the commercial registry, tax authority, social security administration and for accident insurance can all be completed through a single electronic notice (*Comunicazione Unica*) sent to the commercial registry. Immediately after applying, the company receives a notification with the fiscal code and the VAT number, along with the registry application reference number.

Eliminate the requirement to obtain an official company seal

By law, all Irish companies are required to use official seals to authenticate certain transactions. In the past, the presence of a company seal on a document indicated that it represented the will of the company, as a separate entity, and not that of its representative agents. However, the seal requirement has been removed in many countries. In addition to the time and money it takes to obtain a seal, they are of limited use because they can be more easily forged. Furthermore, the practice of sending documents electronically has made company seals obsolete. Businesses instead are increasingly turning to the use of electronic signatures.

None of the 25 top-ranking economies on the *Doing Business* ease-of-starting-a-business indicator require companies to obtain official seals by law. In the United Kingdom, the Companies Act states that a document is validly executed by a company if signed on behalf of the company by two authorized signatories or one director, in the presence of a witness who attests the director's signature. The authentication of the person signing on behalf of the company can easily be verified through the commercial registry.

In recent years, other EU member states, such as Bulgaria, Lithuania and Slovenia, have abolished the requirement to obtain a company seal and have undertaken extensive outreach campaigns to ensure the reform's full implementation. In addition to changes in the law, measures to

ensure that company seals are eliminated from day-to-day practice include: (1) expanding the reliability of information provided by the commercial registry online (e.g., by providing an up-to-date list of persons authorized to sign on behalf of the company, the company address, etc.); and (2) ensuring that company seal requirements are deleted from all application forms and administrative checklists.

Make starting a business a fully electronic process

While electronic filing is available at the Company Registry Office (CRO), the process is not yet fully electronic: it still requires that documents be submitted by mail. In contrast, registration with the Office of the Revenue Commissioner can be carried out entirely online. Limited liability companies can submit online applications for tax registration through the Revenue online service (ROS), a secure platform for electronic communication between Revenue and Irish citizens and companies. Platform users who need help can access the "My Enquiries" feature of the ROS. In putting registration processes fully online, Ireland's CRO could follow Revenue's lead. Ultimately, the CRO and Revenue processes could be integrated into a single application procedure.

A recent EU directive[12] actually mandates putting registration services fully online. Directive 1151/2019 aims to encourage companies across the European Union to register, set up branches and file documents fully online.

In countries where fully-fledged online registration is available, physical interaction with authorities or the submission of documents in hard copy is not required. For example, in the United Kingdom, businesses can register online for VAT without visiting the HM Revenue and Customs authority.[13] The Companies House introduced electronic filing in 2001, and entrepreneurs can now register their businesses with the Companies House in just a few hours simply by filing incorporation documents.[14] Similarly, Canada's registration process has been entirely paperless since 2006. Legal formalities for company registration are embedded into the electronic system: if all requirements are met and the payment is received, the system automatically processes the information and issues the registration certificate instantly.

2. Dealing with Construction Permits

Ireland's performance in dealing with construction permits is better than the EU average

The construction permitting system in Ireland is regulated at the national level by the Department of Housing, Planning and Local Government under the Local Government (Planning and Development) Act 1963, which has been subsequently revised under the consolidated Planning and Development Acts 2000 to 2018. The legislation is implemented by local city and county councils. The laws are applied quite consistently across all cities, as are the statutory time limits.[15]

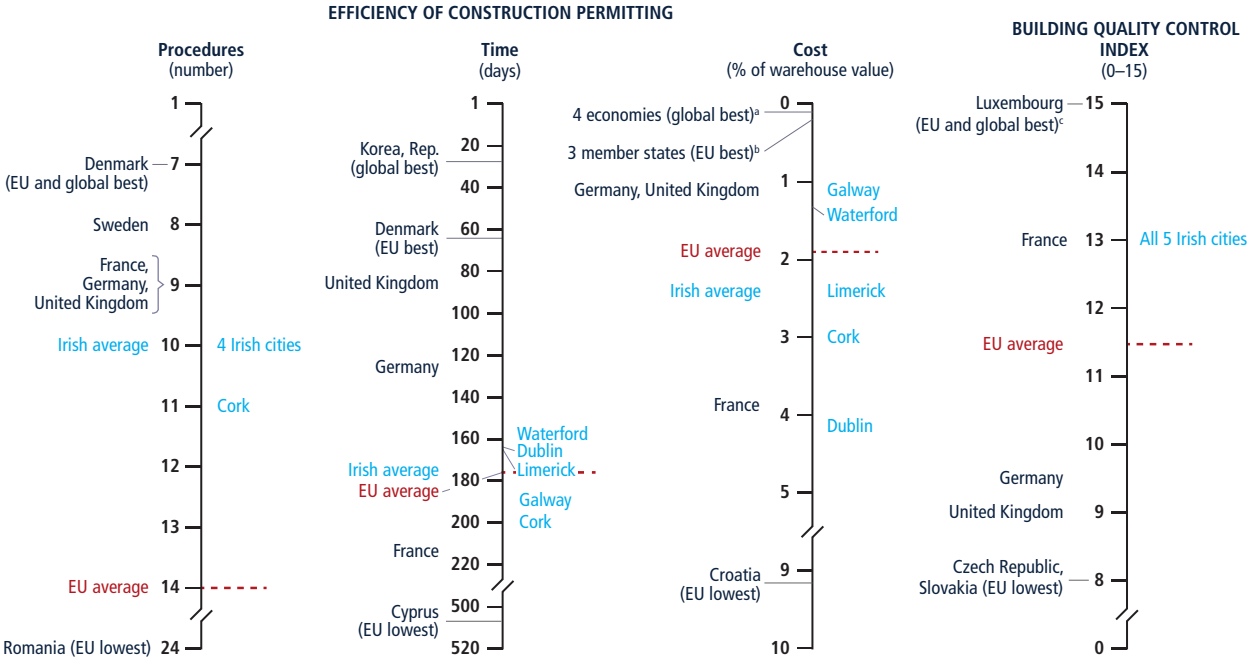
Dealing with construction permits across the Irish cities measured requires completing, on average, 10 procedures over 175 days. This is four fewer steps than the EU average (14 procedures), but on par with the EU average time for processing. Irish cities are three times slower than Denmark, the EU's best performer (64 days), but much faster than France (213 days) (figure 3.6). The process costs on average 2.4% of the warehouse value in Ireland, which is more expensive than the EU average (1.9%). On the building quality control index, each Irish city scores 13 out of 15 points, the same as six other EU member states.[16] Within the European Union, only Luxembourg, Bulgaria and Malta have stronger building quality controls, with scores of 15, 14 and 14, respectively.

Despite the same national legal framework, requirements vary across Irish cities

The process of dealing with construction permits is based on the same national legal framework in all Irish cities. A company must first publish in an approved newspaper for at least two weeks its intention to apply for planning permission, including the site notice, information on the owner, and a description of what the intended development will be used for. Such a notice gives the public the opportunity to appeal the construction development.

After publishing the notice, an entrepreneur must obtain an ordnance survey

FIGURE 3.6 Dealing with construction permits in Ireland requires fewer procedures than in most other EU member states



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The average for Ireland is based on the five cities benchmarked in Ireland. Other countries are represented by their largest city as measured by global *Doing Business*.

[a] It costs 0.1% of the warehouse value in Mongolia, Qatar, St. Vincent and the Grenadines, and Trinidad and Tobago.

[b] It costs 0.2% of the warehouse value in the Czech Republic, Estonia and Slovakia.

[c] China; Hong Kong SAR, China; New Zealand; Rwanda and the United Arab Emirates also score 15 on the building quality control index.

map online that shows the location of the plot.[17] For most buildings intended for storage or office space, the applicant would likely hold a preplanning meeting with the Planning Department before applying for planning permission. At that meeting, the entrepreneur presents the site map, the description of the proposed development, details on car parking, and a full set of drawings, if the applicant already has them.

Once the preapprovals have been completed, an entrepreneur can apply for planning permission from the local authorities. The application includes the site plan, site notice, drawings of the floor plans, feasibility of water and sewage plans, and a copy of the newspaper notice. Of the five cities studied, only in Cork do planners from the building department visit the proposed construction site to familiarize themselves with the area prior to granting the planning permission (figure 3.7). While applicants are waiting to receive the planning permission, they can apply for the fire safety and disability access certificates from the local planning department. Both certificates are required before a building may be lawfully occupied.

After the planning permission is granted, and seven days after submitting the commencement notice online, construction can start. During construction, the entrepreneur can apply to Irish Water for a water and sewerage connection. Once the building and the utility connections are complete, the supervising engineer must provide a certificate of compliance and completion needs to the local authority, which, since 2018, can be submitted via the building control management system (BCMS).[18] This submission must include a statutory form, plans, calculations, specifications and particulars outlining how the completed building differs from the original plans, calculations and so on submitted during the planning permission phase. Finally, the submission must attest the completed construction complies with building regulations.

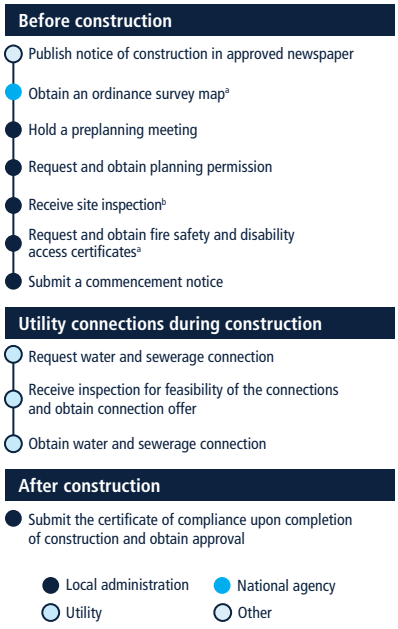
Dealing with construction permits is easiest and fastest in Waterford

Dealing with construction permits is easiest and fastest in Waterford, where the process takes 10 procedures, 158 days and costs 1.3% of the warehouse value (table 3.4). It is most difficult in Cork, where an additional procedure is required because the City Council's Building Control Department conducts a site inspection of the proposed construction. It takes more than 40 days longer and costs twice as much in Cork as in Waterford to obtain a construction permit.

The time required to deal with construction permits ranges from 158 days in Waterford to 200 days in Cork. The variation is driven partly by how long it takes to obtain a water and sewerage connection. In all Irish cities, that connection process is handled by Irish Water, a relatively new agency created by the Irish Government under the Water Service Act 2013. Irish Water officially assumed responsibility for the provision of water services in January 2014, in partnership with each local authority. Prior to this, the water and wastewater services were provided by 31 local authorities across the country.[19]

Under the new process, entrepreneurs apply to Irish Water for the water and sewerage connection by downloading the online connection application form and submitting it by email or post, along with maps, building plans, applicant details, information on water loading and demand, and a water conservation plan. Once the feasibility of the application is confirmed by Irish Water, the agency forwards the application to the local authority for review. They have seven days to comment. Irish Water also communicates with

FIGURE 3.7 Dealing with construction permits requires one more procedure in Cork than in the other cities



Source: Doing Business database.
[a] This procedure is simultaneous with the previous one.
[b] This procedure only applies in Cork.

TABLE 3.4 It is easiest to deal with construction permits in Waterford

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Waterford	1	80.57	10	158	1.3	13
Limerick	2	78.69	10	165	2.4	13
Galway	3	78.59	10	189	1.1	13
Dublin	4	76.58	10	164	4.1	13
Cork	5	74.37	11	200	3.0	13

Source: Doing Business database.
Note: Rankings are based on the average score for the procedures, time and cost associated with dealing with construction permits, as well as for the building quality control index. The score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2019: Greece, Ireland and Italy*." The complete data set can be found on the *Doing Business* website at http://www.doingbusiness.org.

the developer to vet the design of the local infrastructure, if necessary. When this is done, a contractor hired by Irish Water completes the connection works on the public land and installs the water meter. Because the operational capacity of each city's Irish Water office differs, the time to obtain these utility connections varies widely, from 29 days in Dublin to 55 days in Galway.

Another factor driving the variation among cities, in terms of how long it takes to deal with construction permits, is the length of time it takes for the entrepreneur to get a preplanning meeting with the local Planning Department, which must happen before filing for the planning permission. Preplanning consultations are mandatory for non-residential developments of more than 1,000 square meters[20] under section 43 of the Planning and Development (Amendment) Act 2018. These consultations are often conducted via phone or email, although in-person meetings are usually held for larger proposals. The meeting should be held within four weeks after a request is received by the local city and county council, but that time limit is more of a goal; it can be extended depending on the council's resources and workload. The process takes two weeks in Waterford, which receives fewer applications than the larger cities, three weeks in Dublin, and a little more than three weeks in Cork, which far exceeds Cork County Council's current goal of responding within six weeks.

Last, all buildings are required to obtain both fire and disability access certificates. Both application forms can be submitted concurrently while obtaining the planning permission. The statutory time limit to issue each of the certificates is two months, or longer, if agreed upon by the applicant and the Building Control Authority. This two-month limit is generally respected for the disability certificate. However, entrepreneurs wait, on average, almost two weeks more than the statutory limit—for a total of 71 days—to receive the fire safety certificate. Obtaining this certificate likely involves a discussion with the Fire Department about the design of the building and, often, they request additional information. It can take between 58 days in Waterford to 90 days in Dublin, which has a higher volume of applications, to obtain the fire safety certificate (figure 3.8).

For the planning permission, statutory time limits are respected in practice and, generally, authorities do not respond earlier. In this case, authorities have eight weeks to respond to the applicant, and, in most cases, they take the full eight weeks to respond. But if the application is not validated at the first stage and additional information is requested from the applicant, which is most often the case, the limit can be extended. As a result, it takes 90 days to issue the planning permission across all cities, except in Cork, where it takes 105 days because applicants take slightly longer, on average, to provide the requested additional information to authorities.

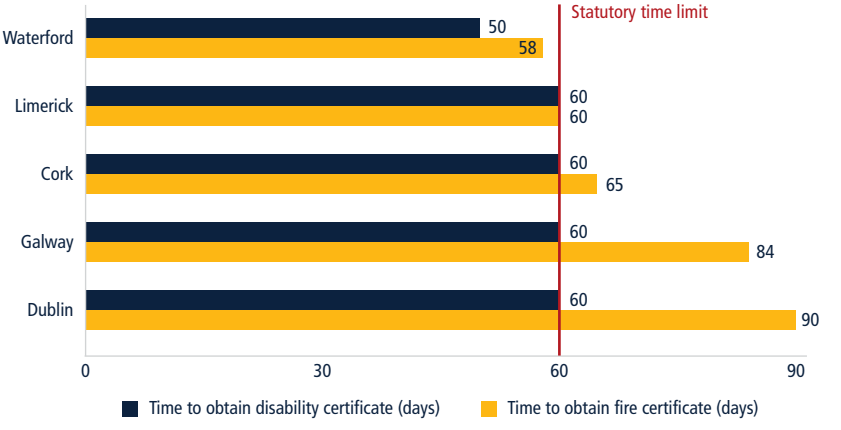
The cost of dealing with construction permits varies from 1.1% of the warehouse value in Galway to more than three times as much in Dublin (4.1%). The main driver of variation in cost is the development contribution fee, determined independently by each city council. The proceeds are used to develop public infrastructure affected by the new construction. The fee accounts on average for 80% of the total cost to deal with construction permits, or about EUR 52,000 (figure 3.9). It ranges from EUR 14 per square meter of the building in Galway (amounting to about EUR 18,000 for a 1,300 square-meter warehouse) to EUR 75.10 per square meter in Dublin (equivalent to about EUR 98,000).

All other fees, including the fees for the ordnance survey map, the planning permission, the fire safety and the disability certificates, the commencement notice, and the water and sewerage connection, are uniform across the country. If entrepreneurs submit both the fire safety and the disability certificate applications together, they pay a discounted fee of EUR 500 instead of EUR 800.

On the building quality control index, all five cities score 13 out of 15 points (table 3.5). Ireland publishes online all its laws, regulations, fee schedules and documentation requirements for the planning permission.

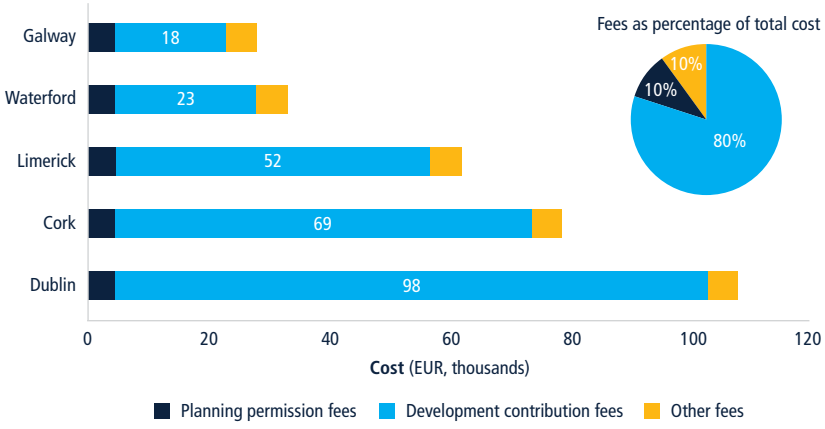
All cities also have strong building quality controls before, during and after construction, as well as strict qualification requirements for their professionals who review

FIGURE 3.8 It takes, on average, almost two weeks longer than the statutory time limit for Irish city authorities to issue the fire safety certificate



Source: Doing Business database.

FIGURE 3.9 Development contribution fees account, on average, for 80% of the cost of dealing with construction permits in Ireland



Source: Doing Business database.

Note: In all five cities, the planning permission fee and "other charges" are identical. Other charges include the cost to publish a notice of construction in an approved newspaper; the cost to obtain an ordnance survey map; the cost to obtain the fire safety and the disability access certificate; the fee for the submission of a commencement notice; and the cost to obtain a water and sewerage connection.

TABLE 3.5 Ireland has strong quality control mechanisms

		All five Irish cities
Building quality control index (0–15)		13
Quality of building regulations (0–2)	Are building regulations easily accessible?	1
	Are the requirements for obtaining a building permit clearly specified?	1
Quality control before construction (0–1)	Is a licensed architect or licensed engineer part of the committee or team that reviews and approves building permit applications?	1
Quality control during construction (0–3)	Are inspections mandated by law during the construction process?	2
	Are inspections during construction implemented in practice?	1
Quality control after construction (0–3)	Is a final inspection mandated by law?	2
	Is a final inspection implemented in practice?	1
Liability and insurance regimes (0–2)	Is any party involved in the construction process held legally liable for latent defects once the building is in use?	0
	Is any party involved in the construction process legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use?	0
Professional certifications (0–4)	Are there qualification requirements for the professional responsible for verifying the architectural plans or drawings are in compliance with the building regulations?	2
	Are there qualification requirements for the professional who conducts the technical inspections during construction?	2

Maximum points obtained.

Source: Doing Business database.

Note: For details on the scoring of each question, please refer to the chapter "Data Notes".

the process. Licensed architects and engineers at the local authorities verify that building plans are in compliance with the regulations before construction begins. In addition, a design certifier,[21] appointed by the building owner, is required to verify the plans and drawings, per the Code of Practice for Inspecting and Certifying Buildings and Works instituted in 2016. The design certifier may be an in-house employee of the construction company.

In addition, the Code mandates that an assigned certifier[22] be hired to inspect and to coordinate the inspection activities of others during construction and to certify the building or works upon completion. Like the design certifier, the assigned certifier may also be an in-house employee of the construction company. A risk-based inspection system is also accounted for in the Code. A risk analysis of the building should be undertaken before the assigned certifier finalizes the inspection plan.

The professionals reviewing the plans and those supervising construction are required to have a minimum number of years of experience, to hold a university degree, to be registered with their professional association and to pass a certification exam.

Despite its strength in other aspects of quality control, Ireland lacks laws that regulate liability and insurance regimes. No party is held liable to cover possible structural flaws or problems in the building once it is in use; obtaining insurance to cover these damages is optional, not mandatory.

WHAT CAN BE IMPROVED?

Consider ways to reduce the burden on entrepreneurs for infrastructure development

The development contribution fees paid to the city council for infrastructure development are quite high across all Irish cities. Development levies allow local authorities to fund public

infrastructure without necessarily tying it to a specific development, including projects such as roads, transportation, infrastructure and facilities, stormwater management, parks, recreation, and amenity and community facilities. Excessive infrastructure development fees, however, tend to reduce investment in commercial properties, adversely affecting job growth.[23]

Ireland could consider reducing these fees or applying more targeted criteria when implementing them, backed by approved or planned capital expenditure programs directly linked to the potential use of the funds collected. This would help ensure the system does not punish investors and that contributions are set at the minimum necessary to still ensure the functionality of the area's public infrastructure. Serbia, for example, driven by the need to accelerate construction investments, abolished similar fees in 2014 for some buildings.[24] And in New Zealand, development contribution fees are calculated as a "fair, equitable, and proportionate portion of the total cost of capital expenditure necessary to service growth over the long term." When setting fees, the Auckland Council considers factors, such as the cost implications of infrastructure funding decisions on development and the challenges developers face in getting their projects built, noting "if development costs are too high this may act as a barrier to development and slow down growth."[25]

Ireland could also consider setting a cap to the planning permission fees. In South Korea for example, by law, private sector professionals are not allowed to charge more than 1.29% of the construction cost to conduct all inspections during construction and to issue the final completion certificate. While the cap does not apply to the building permit, Ireland could apply a similar cap approach to the planning permission fees.

Shorten statutory time limits

Ireland's given statutory time limits for public authorities to issue various approvals are rather long. The time limit to issue the planning permission is eight weeks. If the application is rejected or further information is requested, the applicant then has an additional six months to respond. The planning authority can take four weeks to make a decision following receipt of that response, and then the applicant has another four weeks to appeal the planning decision, once it is made.

Regarding the submission of the fire safety and the disability access certificates, it is a good practice that both can be applied for together while concurrently seeking the planning permission. However, the statutory time limit of eight weeks for the authorities to issue a fire safety certificate is oftentimes not respected.

Ireland should consider shortening its statutory time limits so developers receive planning permission and the two certificates sooner. Given that Ireland will move toward a more efficient digital system to process the application, to review the planning permission, and to process the certificates (see recommendations below), shortening the time limits does not seem to place an undue burden on local authorities. They will eventually be able to review documentation and request information quickly and easily through an online portal. Moreover, Ireland could consider adding a tracking feature to the building control management system (BCMS) in order to help track compliance with the time limits.

Enhance features of the building control management system

To increase the efficiency of construction permitting, Ireland could continue to enhance its BCMS until the entire construction permitting process is fully digital.[26] Currently, only the commencement notice can be submitted through the BCMS. But there are plans to allow developers to submit requests and documentation for the fire safety and the disability access certificates later this year, followed by online submittal of the application for the planning permission. In fact, counties such as Cork County are already piloting online submission of planning permission applications through the BCMS.

Online permitting systems are becoming increasingly common in Europe. The European Commission has defined electronic application for building permission as one of 20 primary e-government services.[27] In Hungary, for example, all applicants for a building permit are required to submit the application and upload the technical and architectural plans through the building regulatory support electronic documentation system. The building department authorities then ask the other related authorities to review and approve the plans through the system.[28]

And in Singapore, a data management system established in 2001 enables online submission of plans and easy access to the information needed for obtaining a building permit, which allows for efficient permit processing. Today, builders regularly receive updates on the status of their application either by e-mail or text messaging. As a result, the time for dealing with construction permits has been reduced by two-thirds. This reform saves time for builders and government officials alike. In addition, developers can pay the fees by using an online system called *CORENET*.

Introduce mandatory insurance and liability to cover structural defects

In Ireland, if a structural defect is discovered in a building once it is in use, no party is held liable by law and no party is required to hold insurance to cover the costs associated with structural defects (such insurance is called latent defect liability insurance). Article 12 of the Code of Practice for Inspecting and Certifying Buildings and Works addresses the importance of insurance but notes that it is outside the scope of the Code.

It is important that the responsible party, either the architect who designed the plan or the building company, is held

liable and obtains insurance to cover the costs of any structural defects after the building is completed.[29] Normally, the contract between the developer and the other parties (builder, architect and supervising engineer) addresses who will be responsible for any defects or damages. Liability and insurance regimes are necessary in the construction sector because they ensure the accountability of practitioners and the enforcement agencies and they safeguard project owners and the public. Ireland could also look to the example of the seven EU member states (Austria, Belgium, Bulgaria, France, Italy, Luxembourg and Poland), where parties are held liable by law and are required to obtain insurance to cover structural problems.

In Denmark, mandatory decennial insurance is required for the construction of new permanent dwellings. When issuing the occupancy permit, the municipality checks the validity of insurance before issuance of the building permit and after the completion of construction. In France, the same requirement applies to all new buildings, regardless of the functional purpose, and has two levels: (1) insurance covering defects in the constructed property (*dommage ouvrage*) taken out by the owners of the building, and (2) decennial insurance taken out by builders to cover possible structural flaws.

3. Getting Electricity

Obtaining electricity in Ireland takes less time and costs less than the EU average

Obtaining electricity in Ireland takes less time and costs less than the EU average (figure 3.10). It takes less than two months (55 days on average) to get the connection. Electricity connection in Ireland costs, on average, 57.8% of income per capita, which is nearly half the EU average. However, in all cities except Dublin, entrepreneurs complete six procedures to obtain a connection, whereas all EU member states except Belgium, Bulgaria and Romania require fewer steps.

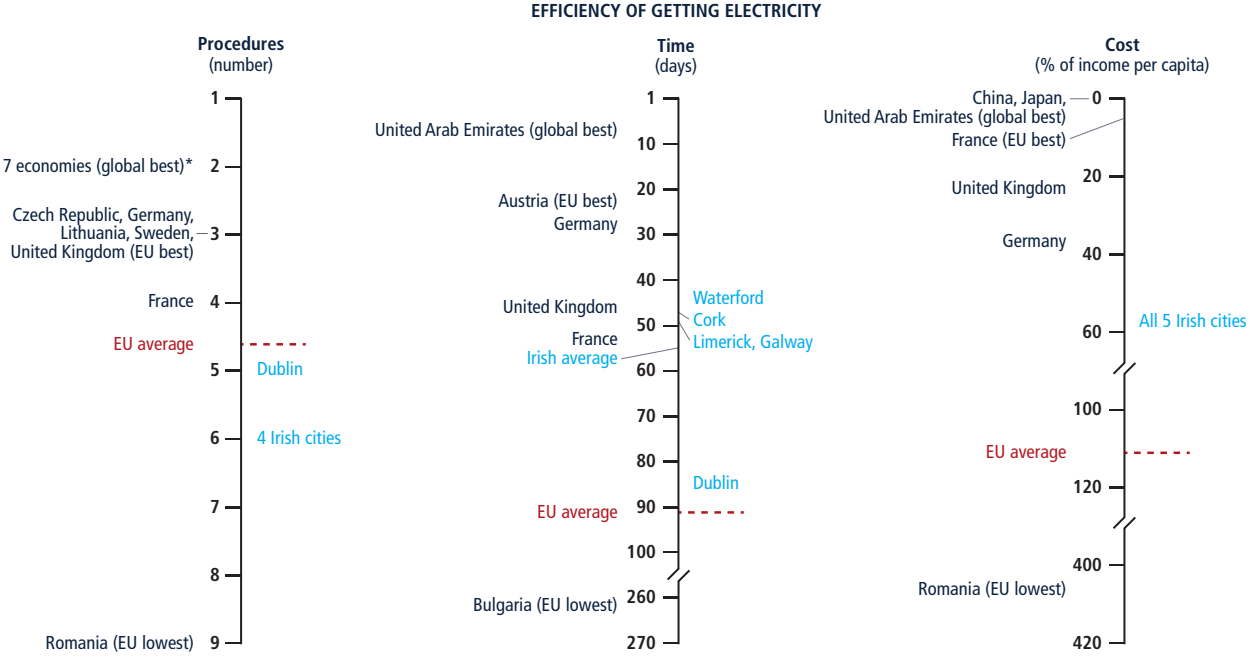
Irish cities perform well on the reliability of supply and transparency of tariffs index. All cities studied except Galway and Waterford score the maximum 8 points on the index (figure 3.11).

How does the process work within the country?

Doing Business studies the hypothetical case of a local firm that needs a 140-kilovolt-ampere (kVA) electricity connection for a newly built warehouse located in a commercial area outside a city's historical center. The procedural steps, the time to obtain an electrical connection and the cost to get it depend on the availability of both low- and medium-voltage infrastructure, as well as the most likely connection type for warehouses in the area. In all Irish cities, a new warehouse would typically connect to the low-voltage underground network.

The rules and regulations of the electricity sector in Ireland are standardized at the national level and are monitored by an independent body, the Commission for Regulation of Utilities (CRU). The country has one distribution utility, the Electricity Supply Board Networks (ESB). The ESB owns the national grid, and it is responsible for building and maintaining the national electricity transmission system.[30] The process to connect a warehouse to the grid requires five procedures in Dublin and six in the other cities. Customers initiate the process by submitting an application form available on ESB's website, together with details on the capacity requested and a survey map of the land.

FIGURE 3.10 Irish cities are competitive in time and cost to obtain electricity, but lag the EU average in procedural complexity

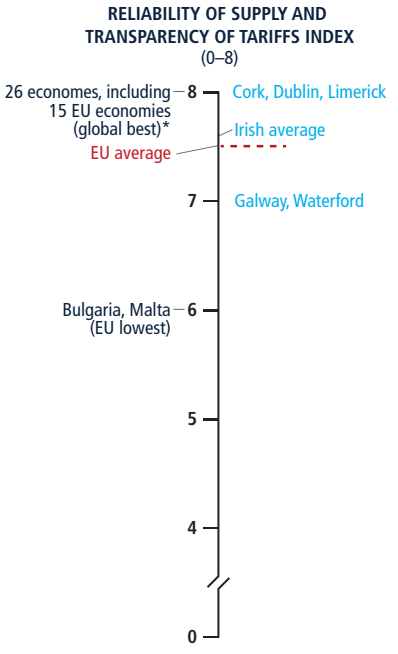


Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The average for Ireland is based on the five cities benchmarked in Ireland. Other countries are represented by their largest city, as measured by global *Doing Business*.

* The seven economies that require two procedures are: Armenia, China, Japan, the Russian Federation, Saudi Arabia, Thailand, and the United Arab Emirates.

FIGURE 3.11 All cities except Galway and Waterford are similar to the global best performers on the reliability of supply and transparency of tariffs index



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The average for Ireland is based on the five cities benchmarked in Ireland. Other countries are represented by their largest city, as measured by global *Doing Business*.

*The 26 economies with a score of 8 include 15 EU member states: Belgium, Cyprus, the Czech Republic, Estonia, Finland, France, Germany, Ireland (as represented by Dublin), Lithuania, Netherlands, Slovakia, Slovenia, Spain, Sweden, and the United Kingdom. The other 11 are Belarus; Costa Rica; Hong Kong SAR, China; Japan; Kazakhstan; Malaysia; the Republic of Korea; the Russian Federation; Thailand; the United Arab Emirates and Uzbekistan.

Applications must be mailed or e-mailed to the central office at ESB Networks Service Bureau, located in Cork. After submission, ESB contacts the customer to schedule a site inspection. Based on that inspection, ESB calculates the connection fees and sends the customer a quote for the cost and a connection agreement for acceptance.

Before the connection works start, a road-opening license must be obtained from the local Roads Department. In Cork, Galway, Limerick and Waterford customers can choose between asking ESB to obtain the license on their behalf or obtaining it directly. In most cases, customers opt for obtaining the permit directly. In Dublin, by contrast, the ESB always requests the road-opening license, which is why obtaining electricity in Dublin requires one step less—from the customer's vantage point—than in the rest of the benchmarked cities (figure 3.12).

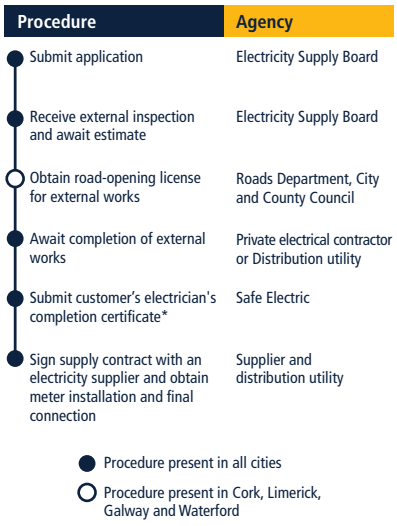
While completing the external works, the client's registered electrical contractor submits the completion certificate on internal wiring to Safe Electric, an entity responsible for validating completion certificates for CRU, the national regulator.[31] As a last step, customers choose an electricity supplier and sign a supply contract. The supplier then notifies ESB, which installs the meter and switches on the connection.

Cork and Dublin lead the rankings on the ease of getting electricity

Despite being nationally regulated, there is some local variation in getting electricity across Ireland. Overall, it is easier to obtain a connection in Dublin and more difficult in Galway (table 3.6).

It takes the least time to obtain a connection in Waterford, but customers there experience one of the longest and most frequent power outages. In Dublin, where the pace of new investment in recent years is generating significantly more applications than elsewhere, getting electricity takes almost twice as long as in the other cities. However, Dublin customers benefit from a simpler process, where ESB takes care of obtaining the required permits from the city council. The main driver of the differences in time to obtain an electricity connection is the length of time it takes to obtain a road-opening license and carry out the connection works. In Cork, this takes 23 days, about 5 fewer days than in Galway, Limerick and Waterford and more than a month less than in Dublin (figure 3.13).

FIGURE 3.12 Obtaining electricity requires five procedures in Dublin; six in the other Irish cities



Source: Doing Business database.

* This procedure takes place simultaneously with the previous one.

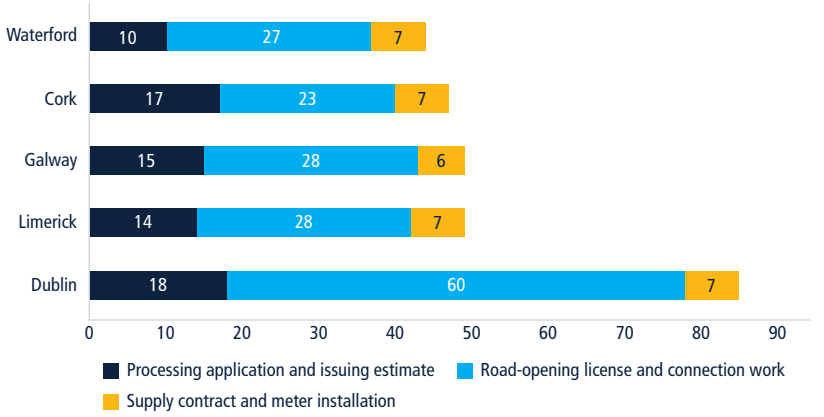
TABLE 3.6 Getting electricity is easier in Dublin; it takes the least time in Waterford

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Dublin	1	84.21	5	85	57.1	8
Cork	2	84.17	6	47	57.9	8
Limerick	3	83.95	6	49	58.2	8
Waterford	4	81.37	6	44	57.6	7
Galway	5	80.83	6	49	58.0	7

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with getting electricity, as well as for the reliability of supply and transparency of tariffs index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

FIGURE 3.13 Getting electricity in Dublin takes nearly twice as long as in the other Irish cities



Source: Doing Business database.

Note: It takes one day to submit the electrician's completion certificate to the regulatory body. This can be done concurrently with obtaining the road-opening license and completing the external works, so the time is counted under that procedure.

Guidelines related to obtaining the road-opening licenses are published in the *Purple Book*, where anyone can access detailed information on time, fees and the technical standards required.[32] The national statutory time limit for officials to issue the road-opening license is 14 days. In practice, it takes from between one week in Cork, where a dedicated licensing unit operates within the local city council, to two weeks in Galway to get the license.

Another factor in variations among the cities in how long it takes to get a connection is the length of time it takes the utility to process the new connection application and calculate the costs before the connection agreement is signed. In Waterford, it takes a total of 10 days, 8 days faster than in Dublin.

The connection fees are established at the national level. For a warehouse case like the one considered by *Doing Business*, a fee of EUR 7,408 would apply. The charge for a road-opening license is set by each local city and county council, ranging from EUR 270 in Waterford to EUR 558 in Limerick.[33] The cost of trenching (about EUR 22,000) constitutes three fourths of the total cost to obtain electricity across the cities benchmarked. Overall, obtaining a connection in Irish cities has an average cost equal to 57.8% of income per capita.

On top of measuring efficiency, *Doing Business* also looks at the reliability of supply and at the transparency of tariffs, using an index that scores cities on a scale from 0 to 8.[34] The index encompasses quantitative output data on the duration and frequency of power outages, as well as qualitative data, such as whether the distribution utility reports its performance to a national regulator, or whether the regulation establishes financial deterrents aimed at limiting outages. In Ireland, ESB publishes real-time service interruption information on its website, and the data are also accessible instantly on mobile applications.[35] In all cities, ESB uses an automated system to restore services. But there are differences among Irish cities in the frequency and duration of outages. The most reliable electricity supply was recorded in Limerick, where customers experienced, on average, 0.4 power outages lasting a total of 30 minutes. Outages were most frequent in Waterford, where customers experienced, on average, 1.2 outages (three times higher than in Limerick) lasting on average more than two times longer than in Limerick.

WHAT CAN BE IMPROVED?

Introduce an online platform to apply and track application status electronically

The application process in Ireland is currently only partially electronic. Customers can submit an application for an electrical connection and the necessary attachments by e-mail to the ESB Networks Service Bureau. They can also pay the connection fees online. However, once the payment is received, a hard copy of the connection agreement must be returned to the Bureau. Supply contracts must also be signed and submitted in hard copy. A fairly simple way to streamline the connection process is to introduce and accept electronic signature for connection agreements, supply contracts and any other required document.

Introducing IT solutions is among the most effective ways to reduce connection delays, as long as they are accompanied by an awareness campaign for users and as long as a dedicated troubleshooting taskforce is made available to address issues or technical glitches in real time. Such solutions could improve and speed up application tracking and the internal workflow, and they could help local authorities collect data to diagnose the cause of delays.

Ireland could look to the example of the United Kingdom, which ranks 8 out of 190 on the *Doing Business* indicator for getting electricity. In 2017, the Incentive on Connections Engagement (ICE) initiative was passed by the regulator Ofgem to encourage the utilities, also known as the Distribution Network Operators (DNOs), to complete the external connection works faster. According to ICE guidance, DNOs are required to provide data demonstrating they have responded to their customers on time and according to their customer service engagement. If the DNOs fail to do so, a penalty may apply. The utility, UK Power Networks,

implemented a new software system, titled *ICP Design Fast-Track and Approved Designer Scheme*. Using this platform, the utility is in direct contact with subcontractors and able to track their progress. In addition, the utility introduced common requirements on design and planning of the works and material specifications for subcontractors to carry out external works. Thanks to these initiatives, UK Power Networks reduced by one month the time it took to provide new electricity connections for customers.

Another example comes from the United Arab Emirates, the economy that came in first out of 190 economies in the *Doing Business* ranking for getting electricity. When the Dubai Electricity and Water Authority introduced a one-window, one-step application process that allowed customers to submit and track their applications online, it reduced the time to obtain an electricity connection significantly. The system also enabled customers to schedule site surveys. Over the years, new features were added, such as an e-payment portal and an option to schedule the internal wiring inspection. These changes so profoundly improved processing times that it takes one week now to obtain an electricity connection in the United Arab Emirates.

Another example comes from France, where the distribution utility Enedis introduced an online platform in 2017 to streamline the process to obtain a new electricity connection. The new system offers a portal where customers can submit connection requests, along with all supporting documentation. The utility also implemented *Teradata Unified Data Architecture*, an internal platform that allows the customer service department and the new connection department to receive and process new requests for connection. *Teradata* facilitates the internal tracking of applications, speeding the analysis performed by the electrical engineers and allowing them to respond to clients faster. It also allows the connection department to assign the external works in a more efficient manner to the engineers who perform them. Adopting both the externally facing platform and the internal one decreased the time to obtain a connection by almost three weeks.

Introduce a geographic information system for the electricity distribution network

Inspections by the utility, for which the customer needs to be present, could be simplified in Ireland. Today, once a new connection is requested, ESB must send a technician to the site to meet the customer. The purpose of the visit is to confirm the location of the property, check the surroundings of the building, and determine precisely where cables and the meter should be installed. Only once this is done can the utility issue a cost estimate. The process is the same for simple low-voltage connections, for which there is no need to install a new transformer.

Inspections result in costs for both utilities and customers. In many economies around the world, utilities use a geographic information system (GIS) to map their distribution network and connection points throughout the region or country. Thanks to GIS, utilities have better control over new electricity connections and require fewer inspections. In Turkey, for example, the utility Boğaziçi Elektrik Dağıtım A.Ş. no longer conducts external inspections for new electricity connections. Instead, for all new connections, the utility now uses GIS to check whether an additional transformer is needed to provide electricity to the new customer. To make the adoption of such a system gradual and safe, Ireland could follow the example of Portugal, where the use of GIS to replace site visits was first piloted in one city, Coimbra.

Allow electrical suppliers to submit the applications for new connections

One way of reducing the number of procedures necessary to obtain an electricity connection is by giving customers the option to apply for a connection through an electrical supplier, rather than directly through ESB. This would allow coupling two procedures: (1) the application for a new connection and (2) the signing of the supply contract. In Rome (Italy), where getting electricity requires a total of four procedures, customers have the option of applying through a chosen supplier. In Ireland, ESB and the suppliers already share a common electronic platform for communications. The same platform could be enhanced to allow suppliers to communicate with ESB when they receive a new request for connection. Thanks to economies of scale, it is easier and faster for suppliers to go through the process of obtaining a connection than it is for a first-time applicant.

Provide an option to pay connection fees in installments

Currently in Ireland, the connection works start when the client has fully paid the connection fees. Ireland should seek ways to reduce such costs over time. In the meantime, the utility can provide financing options. One option worth considering is allowing payment in installments. The customer would pay a fraction of the bill immediately, but the balance could be captured later, as an item on the first few electricity bills.

Ireland could look to the example of Croatia, where the external works can begin once the entrepreneur pays at least 50% of the connection fee. The remaining 50% can be paid later, but before the connection is electrified. In the Republic of Korea, the distribution utility KEPCO charges a standard construction cost of about USD 10,000 for a 150-meter service line and a 140-kilovolt-ampere (kVA) connection for underground power intake, a cost similar to what Irish cities charge. However, KEPCO charges only 30% of the cost up-front. The remaining 70% is paid in installments over a period of up to two years.

Allow the submission of internal wiring certificates to the Electricity Supply Board in a single application

In Ireland, electrical contractors certify that internal wiring networks meet safety standards. To be considered valid, however, the completion certificate they issue must be submitted to Safe Electric. Subsequently, Safe Electric forwards the certificate to ESB, after which the power can be switched on. Allowing customers to submit the internal wiring certificate directly to ESB with the rest of the necessary documents would considerably simplify Ireland's process for obtaining an electricity connection. Several EU member states allow this practice, including Denmark and Germany. If certified electrical contractors wire the electrical network, and if they assume responsibility for certifying the quality and compliance of the work, third-party certification could be eliminated. Such a change would speed up the process without compromising safety. Proper regulation of the electrical engineering profession is key in such a measure. To work effectively, systems of self-certification need to be accompanied by legal provisions specifying the qualification requirements and the liability of the professionals involved.

4. Registering Property

The Property Registration Authority was established to finalize the registration of property titles across Ireland

In Ireland, the Property Registration Authority (PRA) is the main government agency responsible for property registration and management of the land administration system. The PRA was established in 2006, under the provisions of the Registration of Deeds and Title Act, to replace the Register of Deeds and Titles as the main property registering authority in the country (box 3.1). The PRA is a statutory body whose members include representatives of the main users of property registration. Its functions include managing the Land Registry and the Registry of Deeds, as well as expanding formal registration in Ireland.

The process to register property is organized the same way across Ireland (figure 3.14). During the initial conveyancing phase of the process, the two trading parties investigate and exchange information on several issues, which helps determine the property's value. This negotiation process is guided by the Standard Requisitions on Title,[36] a booklet issued and maintained by the Law Society of Ireland, which is the primary professional body for Irish solicitors (i.e., lawyers). The document lists detailed questions on issues such as the property premises, available water

BOX 3.1 Reform in land registration in Ireland: toward a title-based system

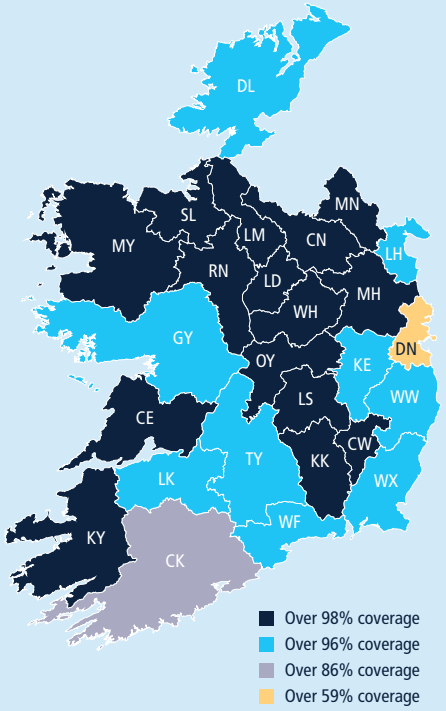
Ireland has a long and rich tradition of property registration, dating back to at least 1707, when the Registry of Deeds was established as a system of voluntary registration for deeds and property transfers. While there was no statutory requirement to register a deed, the main purpose of the Registry of Deeds was to give priority to older and registered deeds over newer and unregistered ones in cases where multiple deeds pertained to the same piece of property or land. Its current function is to record existence of deeds and conveyances affecting formally unregistered property (i.e., that which is not registered in the Land Registry).

The Land Registry was established in 1892 to formally register a property or land ownership (i.e., a title) and provide a state guarantee thereof. After a deed is filed with the Land Registry, all relevant information concerning a given title is entered on a folio, which is then entered and kept in the registry. In addition, the Land Registry also maintains cadastral maps; both the folios and maps are currently kept by the Property Registration Authority (PRA) in electronic format. Anyone who pays the applicable fee may consult the registry's folios and maps.

Since the establishment of the Land Registry in the late nineteenth century, the authorities in Ireland have been gradually and continuously expanding formal property registration to replace the limited system of recording deeds with a more comprehensive and flexible title-based system. Between 1970 and 2011, compulsory registration (of transacted or newly built properties in the Land Registry) was gradually introduced in all 26 counties in the Republic of Ireland. During more recent decades, the government successfully completed several initiatives aimed at expansion of formal registration coverage, such as setting up the Integrated Title Registration Information System (1999-2002), completing the Digital Mapping Project (2005-2010) and converting the entire register and associated indices from paper to a fully digitized format (2006-2009). As a result, as of July 2019, 93% of the total landmass of Ireland and almost 90% of all legal titles are formally registered (see figure).*

* https://www.prai.ie/land-registry-services/.

Formal property registration in Ireland



Source: PRA website (https://www.prai.ie/land-registry-services/).

FIGURE 3.14 How does the property transfer process work in Ireland?

Source: Doing Business database.

services, relevant easements and rights, and obligations or taxation matters that might need to be settled before closing the sales purchase agreement. As part of the process, the buyer often hires an architect or engineer to prepare a study of the structure of the property, verify its boundaries and examine planning documentation relevant to the area where the transacted property is located. The buyer must also request a certified copy of the folio from the PRA, which has to be issued and mailed in hard copy. After the parties sign the contract, the buyer is required to pay a 6% stamp duty on the property transfer to the Office of the Revenue Commissioners. As a final step, the buyer applies for title registration at the PRA.

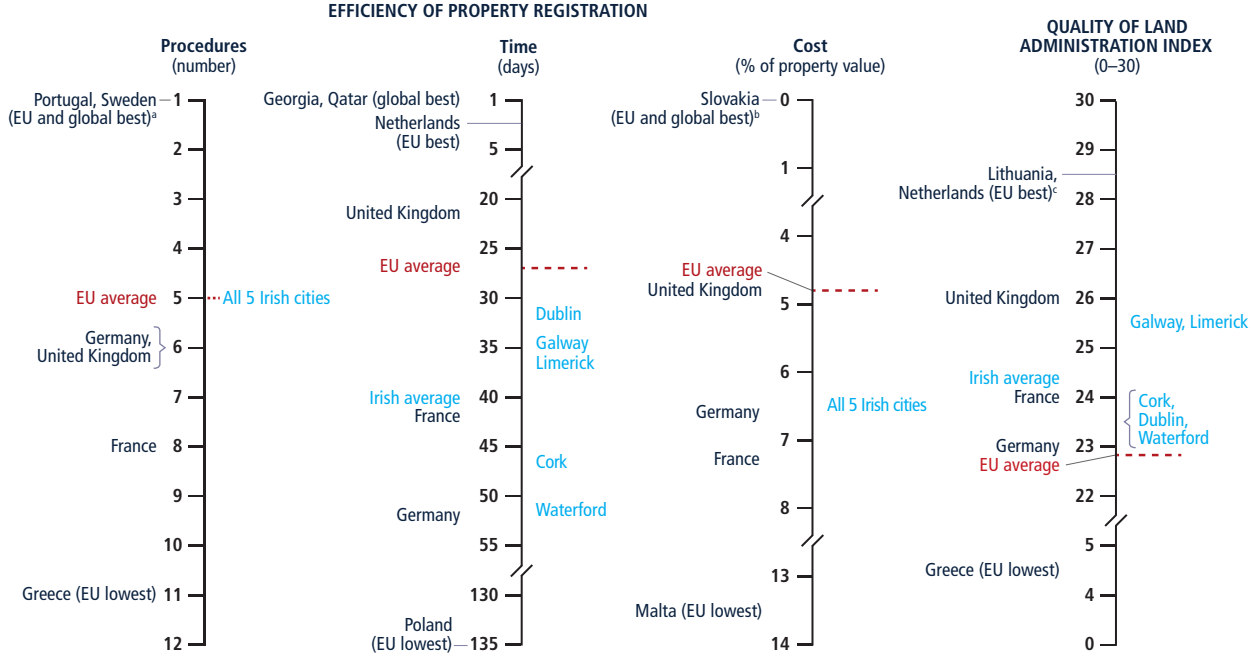
Registering property in Ireland costs more and is less efficient than the EU average

The process for registering property in the benchmarked Irish cities is relatively less efficient and more costly than the EU average. Transferring a property from one private company to another in Ireland requires completing, on average, five procedures over 40 days, at a cost of 6.5% of the property value. Although the number of requirements is on par with the EU average, Irish cities are almost two weeks slower, on average, to complete the process and cost one-third more than the EU average (figure 3.15). Irish cities score highly on the quality of land administration index, however, averaging slightly more than 24 points out of 30, a point higher than the EU average.

Galway leads the rankings on registering property

Overall, of the five benchmarked cities, it is easier to register property in Galway and more difficult in Waterford (table 3.7). The process in Galway is efficient relative to the average time to complete registration in other cities. Most notably, Galway scores highly on the quality of land administration index, mainly due to

FIGURE 3.15 Property registration across Ireland costs more and takes longer than the EU average



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The average for Ireland is based on the five cities benchmarked in Ireland. Other countries are represented by their largest city, as measured by global *Doing Business*.

[a] Georgia, Norway and Qatar also require only one procedure.

[b] Belarus, Georgia, Kazakhstan, Kiribati and Saudi Arabia also have a cost of 0.0% of the property value.

[c] Rwanda, Singapore and Taiwan, China also score 28.5 points on the index.

TABLE 3.7 Registering property in Ireland: where is it easier and where is the land administration system more accessible and reliable?

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of property value)	Quality of land administration index (0–30)
Galway	1	73.02	5	34.5	6.5	25.5
Limerick	2	72.78	5	36.5	6.5	25.5
Dublin	3	71.71	5	31.5	6.5	23.5
Cork	4	69.91	5	46.5	6.5	23.5
Waterford	5	69.32	5	51.5	6.5	23.5

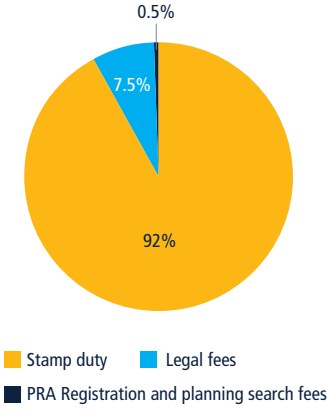
Source: Doing Business database.

Note: Rankings are based on the average *Doing Business* score for the procedures, time and cost associated with registering property, as well as for the quality of land administration index. The ease of registering property score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union Member States 2019: Greece, Ireland and Italy.*" The complete data set can be found on the *Doing Business* website at http://www.doingbusiness.org.

the greater number of formally registered properties at the Land Registry. On the other hand, Waterford lags behind in both of these categories.

Registering property requires the same five procedures across all cities. Similarly, most of the cost of registering a property is determined at the national level and does not vary significantly among cities. The main component of the cost is the 6% stamp duty levied against the property value and paid by the buyer. It constitutes more than 90% of the total cost to register property (figure 3.16). The stamp duty can be paid online. Legal services, determined by prevailing market rates, make up the second-largest component of the cost. The rest of the cost, around 0.5% of the total, includes registration fees charged by the PRA (EUR 800), as well as fees charged by local councils to release documents to the applicants and their representatives when conducting a planning search. These local fees vary among Irish cities. Dublin is the only city that does not charge a fee for such documents, while other cities charge between EUR 30 (Limerick) and EUR 100 (Cork and Waterford).

FIGURE 3.16 The stamp duty constitutes more than 90% of the total cost to register property in Irish cities



Source: Doing Business database.

The time it takes to register a property is one of the main drivers behind the Irish cities' varying performance on how well they handle property registration. More specifically, it is the initial conveyancing phase—the phase that consumes the most time—that varies significantly, from 15 days in Limerick to 30 days in Waterford. During this stage, the trading parties primarily negotiate the conditions of the trade. The government can assist the process through timely provision of requested information and documents. For instance, in Galway and Limerick, entrepreneurs can instantly access planning search information online, or submit a request to review historical files in person, within a few days. In Waterford and Cork, on the other hand, obtaining planning search documentation can take weeks.

The final step of the property transfer, in which the buyer applies for the lodgment of the new title with the Land Registry, is another step that takes the benchmarked cities varying lengths of time to complete. The Land Registry processes the application after it is filed online and they receive the required hard copies of supporting documentation, such as the Deed of Transfer, a printed and signed application form, and a proof of payment of the stamp duty. Applications relating to the property in the case study measured in the *Doing Business* report are processed fastest in Dublin (10 days), due to a very efficient local PRA office, followed by Galway (15 days), which is served by the PRA office in Roscommon. Entrepreneurs in the other three cities are all served by the PRA office in Waterford, which typically takes almost three weeks to complete this final step.

The cities' scores on the quality of land administration index vary from 23.5 points out of 30 in Cork, Dublin and Waterford to 25.5 points in Galway and Limerick. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights.

All Irish cities score the maximum 8 points on the reliability of infrastructure index. This index measures whether the land registry and mapping system (i.e., the cadaster) have adequate infrastructure to guarantee high standards and reduce errors. The geographic coverage component measures the extent to which the land registry and mapping system provide complete geographic coverage of privately held land parcels. Galway and Limerick score 6 out of 8 points, two points more than the other cities, on this metric because they have achieved the highest rate of formally registered properties. Nearly all privately held land plots in these two cities are now formally registered with the PRA, which is not the case in the other three cities. They have

made a lot of progress but have some way to go until PRA registers all privately held properties.

The transparency of information component measures whether and how the land administration system makes land-related information available to the public. All Irish cities score 4.5 points out of 6. The cities' principal shortcoming on this component is lacking separate and specific mechanisms for filing complaints at the agency in charge of immovable property registration and mapping. Currently, PRA customers can only raise complaints at the PRA itself, or with the Office of the Ombudsman, which covers multiple government agencies and services.

The land dispute resolution index measures the accessibility of conflict resolution mechanisms and the extent of liability for entities or agents recording land transactions. In addition, the index looks at how efficiently the courts, as a last resort, handle disputes. All Irish cities score well on this component, with 7 points out of 8. In Ireland, there are numerous mechanisms in place to resolve property disputes out of court. If a property dispute case goes to court, it typically takes between one and two years to be resolved. A dispute such as the one measured in the *Doing Business* case study would most likely be heard at the High Court in Dublin.

WHAT CAN BE IMPROVED?

Finalize formal registration of all properties and land parcels in Ireland

Currently, the land and property records are split between the Land Registry and the Registry of Deeds, both of which are administered by the PRA. Formal registration of all property and land in Ireland under the Land Registry will create an integrated property registration information system with all relevant data, ideally made available through a single access point online. In addition to passive measures, such as the requirement of first-time registration, the Government of Ireland could consider more active measures, such as campaigns or initiatives, to convert the properties presently registered at the Registry of Deeds to the Land Registry system. Countries such as Thailand achieved full registration due to a systematic effort over two decades (between 1984 and 2004), issuing 8.5 million titles. Similarly, Georgia in 2015 achieved full registration of land plots in the capital Tbilisi through the Cadastre REG Project, which pilot-tested using a single software system in 12 geographic areas to systematically consolidate and integrate the cadaster maps and property registration data.

Create a fully integrated electronic platform for property transfers

A fully integrated and computerized land administration system saves resources and increases efficiency while maintaining a high quality of land-related services. The system currently operational in Ireland is hybrid in nature: some procedures can be completed fully online, such as payment of the stamp duty, while others still require documents be submitted or issued in hard copy. For example, the PRA is required to issue a certified copy of the folio, and customers must file an application for lodgment of a title at the Land Registry. When applying to register a title, the applicant fills out and submits an application online, but afterwards must print it out, sign it, attach other required documentation—such as the Deed of Transfer and proof of payment of the stamp duty—and only then sends the application package to the PRA. The PRA does not start processing the application until it receives the physical document package.

Providing fully automated and computerized land administration services requires a supportive legislative framework, as well as enabling technological infrastructure. Electronic signatures, which are a critical component of such infrastructure, were introduced to Ireland by the Electronic Commerce Act of 2000 and further reinforced by the EU Regulation no. 910/2014 on electronic transactions in the internal markets, which came into force in the country in 2016. Despite these legislative efforts, the uptake of electronic signatures for commercial purposes by Irish businesses has been slow. The government could take better advantage of electronic signature technology by mandating the use of e-signatures and digital communication by businesses in official interactions, just as the government in the Czech Republic requires all Czech companies to communicate with it using the data box system, an electronic platform for delivering official documents and communicating with public authorities. Realizing the full potential of electronic signatures and other measures that verify the authenticity of electronic documentation would enable full digitalization of the property registration process in Ireland. The country could look to the examples of New Zealand and Denmark, which currently provide fully digital land- and property-related services.

Furthermore, if the city and county councils and other relevant public agencies completed full digitalization of their historical documentation, it would help streamline what is currently a quite lengthy and complicated conveyancing process. For instance, when conducting a planning search (i.e., a review of current and past planning and zoning documentation relevant to the transacted property's location), an engineer often has to visit a number of public offices, such as the Planning Department of the City/County Council, Irish Water, and the Department of Roads, to obtain relevant documents for review. If all relevant data were made available online, ideally in an interlinked system customers accessed through a single point of entry, it would limit the customer's interactions with public authorities and increase efficiency.

Denmark provides an interesting case of how a fully digitized land administration system was introduced gradually. In

1992, the Danish parliament amended the Land Registration Act, which allowed for digital land registration. Between 1993 and 2000, the government implemented organized and systematic efforts to digitalize all records, computerize 82 judicial district offices and train relevant staff. In 2006, after full digitalization of land records, the Land Registration Act was amended once more, to provide for a digital land registry, which became operational in 2009. Finally, in 2011 it became obligatory to submit registration applications electronically, which enhanced the efficiency of Denmark's land-registry screening and processing functions. Today, registering property in Denmark requires three procedures, all of which can be completed online, and the involvement of lawyers or notaries is not required.

Consider introducing fast-track registration procedures at the Land Registry for an extra fee

The Land Registry processes applications for title in the order in which they are received, and all applicants pay the same EUR 800 registration fee. Recently, the PRA has undertaken serious efforts to shorten the time it takes to process applications for title, committing in its Customer Charter and Action Plan for 2018-2020 to process at least 75% of simple applications[37] within 10 days.[38] Nonetheless, feedback from Irish private-sector practitioners indicates waiting periods at the PRA are still slightly longer than is desirable.

To effectively reduce processing times for those who truly need it and to help prioritize the work at the land registry offices, the PRA could consider offering formal, fast-track processing of applications for an extra fee. Other European economies have introduced similar procedures with positive results. In Lithuania, registration with the Real Estate Register normally takes 10 business days. But entrepreneurs who wish to have their property registered sooner can pay a higher registration fee for faster service (30% more than the standard fee for registration in three business days; 50% more for registration in two business days; and 100% more for registration in one business day). Similarly, in some cities in Portugal, entrepreneurs can register their property in just a day or two if they pay a 100% markup on the registration fee.

Assess the possibility of lowering the cost of transferring property in Ireland

The cost of transferring property in Ireland, at 6.5% of the property value, is higher both than the EU average of 4.8%, and the Organisation for Economic Co-operation and Development average of 4.2%. As noted above, the main component of the cost is the 6% stamp duty, payable to the Revenue Commissioner. Since an expensive registration process might at times impede efforts to expand formal registration, the Government of Ireland could consider reducing the stamp duty. Several EU member states, including Slovakia, Poland, Estonia, Denmark and Lithuania, have either very low property transfer taxes (less than 1%) or have dispensed with them altogether.

Consider setting up a separate and specific mechanism to handle registration and mapping complaints

Giving companies access to an independent and specific mechanism to handle complaints about property registration and mapping is important. First, an independent mechanism can more efficiently handle complaints, while at the same time minimizing corruption and unnecessary disputes with land-registry authorities. Second, correcting administrative errors in property registration avoids problems with property in the future, potentially keeping companies from having to go to court to resolve matters, which is usually a costly endeavor for both plaintiffs and public authorities.

Ireland currently lacks this kind of independent complaint mechanism. Irish entrepreneurs can file complaints related to property cases with several institutional offices. If filed with the PRA, the complaint can be addressed by the staff in the office that handled the initial transaction, who can elevate it, if necessary, to the relevant divisional managers or the central customer service office in Dublin, as needed.[39] Entrepreneurs are also entitled to bring their complaint to the Office of the Ombudsman if their complaint is not handled satisfactorily by the PRA. While the Office of the Ombudsman is independent from the PRA, it does not handle only property cases. This means that property-related cases would be handled with the same level of priority as any other complaints placed with the Office of the Ombudsman.

The United Kingdom provides one of the global good practices Ireland could follow. Besides having all the complaint procedures in place that Ireland currently offers, the United Kingdom also permits filing a complaint with the Independent Complaints Reviewer (ICR).[40] The ICR handles complaints related to the HM Land Registry only. The ICR is neither a civil servant nor an employee of the HM Land Registry. In fact, the funding and staff for the ICR come from the HM Land Registry but are managed independently by the ICR.

Another good international practice is found in Mauritius. A complaint option is prominently featured on the homepage of the Registrar General Department's website.[41] When complainants click on the "complaints" button on the site, they are automatically redirected to a complaint form[42] that can be submitted online. This form is sent directly to the Ministry of Finance and Economic Development, the ministry under which the Registrar operates. The Ministry typically commits to resolving the complaint within a specific, short timeframe. The Registrar office recommends entrepreneurs contact their office before using the complaint option, only elevating the matter to the level of the ministry if not satisfied with how the Registrar handles the request.

5. Enforcing Contracts

Effective and efficient access to justice fosters trust in the judicial system. As such, it also promotes stronger investor confidence and can spur economic growth. Where firms and investors have the assurance that courts will resolve legal disputes within a reasonable time frame and provide transparent and enforceable decisions, they are more likely to actively participate in the market.[43]

As evidenced by the Irish Courts Service's latest annual report, Ireland is committed to improving access to justice and has embarked on a commendable mission to update court infrastructure, enhance court management tools and further improve court users' experiences.[44] The most recent EU Justice Scoreboard shows Ireland is among the four member states that spend the most on courts.[45] These notable efforts are steps in the right direction—toward helping Ireland catch up with its top-performing European peers.

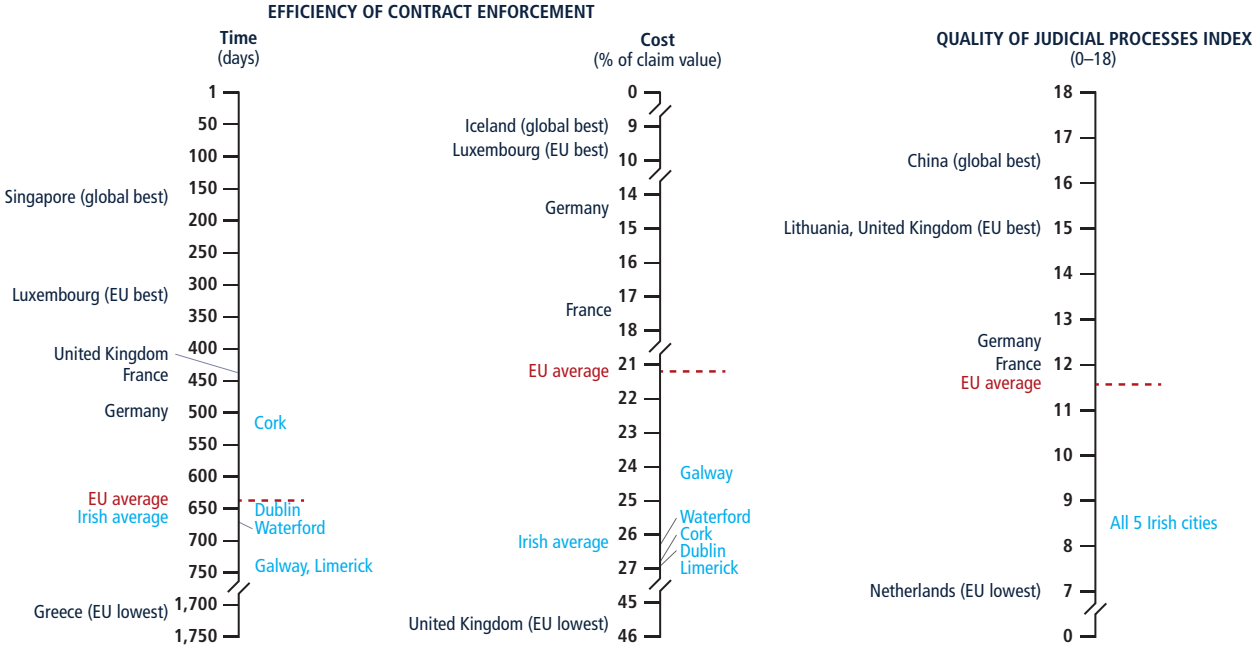
On average, Irish cities lag their EU peers on measures of efficiency and the quality of judicial processes

Resolving the standardized commercial dispute underlying the *Doing Business* case study takes an average of 22 months across the five locations measured, which is nearly a month longer than the EU's average (figure 3.17).[46] While Cork bests the EU mean, the other Irish cities lag. With an average cost of 26.2% of the claim value, Ireland is among the five most expensive places to litigate in the European Union. The high cost is driven by attorney fees, which in Ireland are among the four highest in the European Union. Ireland also lags on the quality of its judicial processes, as measured by *Doing Business*. Scoring 8.5 points out of 18 on the corresponding judicial processes index, Ireland performs on par with Finland and Luxembourg and narrowly outperforms Belgium and the Netherlands. Ireland also needs to catch up with its EU peers in terms of court automation and case management.

Contract ligation processes in the High Court are largely the same throughout Ireland

In Ireland, the High Court has monetary jurisdiction over commercial cases with a disputed amount over EUR 75,000. The Court also has a dedicated list for

FIGURE 3.17 Cork outperforms the EU average on the speed of resolving a dispute, but Irish cities largely lag their European peers on measures of judicial efficiency and quality



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The average for Ireland is based on the five cities benchmarked in Ireland. Other countries are represented by their largest city, as measured by global *Doing Business*.

commercial cases with a claim of one million euros or more.[47] Consequently, the assumed *Doing Business* case—a breach-of-contract claim between two businesses, valued at EUR 100,689[48]—would be filed in the High Court's non-jury list.[49]

The process of starting a breach-of-contract claim in the High Court is the same throughout Ireland. Most of the time to process is devoted to the solicitor's preparation of the case for filing and service of the issued summons on the defendant. Because the High Court has a single division, all filings must be lodged through its Central Office in Dublin. Most often, solicitors (i.e., lawyers) or their agents file the case in person. Companies located outside the capital use town agents based in Dublin to effect in-person filing at the Central Office.[50] The clerk's review and issuance of the summons is usually done on the spot. The solicitor can then serve the summons on the defendant. Service in person or by certified mail is required for companies, at their registered business address.[51]

The trial and judgment phase begins after a defendant has been served. The parties then exchange pleadings, a process for which the law prescribes various time limits.[52] In practice, these deadlines tend to slip. The lion's share of the trial and judgment phase is devoted to discovery, which is not time limited. In the leadup to the application for a trial date, there are often intervening pretrial motions which delay the trial. These motions are not always heard by the trial judge; the judge responsible for the list the motion is assigned to will hear parties.

When the parties are ready to proceed, they apply for a trial date. However, owing to a recent practice direction issued by the High Court President in April 2018, the parties must file a certificate of readiness for trial along with the application for a hearing date.[53] The certification indicates the parties have discussed and mutually agreed upon trial readiness. The purpose of this practice is to curb inefficiency resulting from those cases in which one party tries to request a trial date, but the other is not ready. Once the case is set for trial—except in the case of substitution—the same judge hears the entire case. After the trial, the parties are called back to court for delivery of the final judgment. To make the judgment enforceable, the court registrar translates it into a court order. Once the court order is finalized, the 28-day period to appeal starts.

To execute the judgment, the winning plaintiff's solicitor prepares the execution order (*fieri facias* or *fifa*) and files it with the Central Office for the court registrar's signature. The solicitor then sends the executed *fifa* to the corresponding sheriff or undersheriff for enforcement. The *Doing Business* case assumes pretrial attachment of the defendant's moveable assets, which is made possible through a *mareva* injunction in Ireland. This prevents the defendant from dissipating or disposing of assets, generally, without specifying assets. As such, following the trial, the sheriff or undersheriff still needs to identify and seize assets. To do so, they will serve the defendant, who has four days after being served to make payment before seizure begins. The sheriff or undersheriff subsequently identifies and seizes assets, produces a valuation report, removes the seized assets from the defendant's property, and stores them and organizes a public sale through locally or Dublin-based auctioneers. Upon sale and satisfaction of the judgment amount, the sheriff or undersheriff remits the recovered funds to the plaintiff.

Irish cities show variations in time and cost to resolve a commercial contract dispute, but judicial quality is uniform

Resolving commercial disputes is easiest in Cork, where the trial phase is, on average, four and a half months shorter than in other locations. Along with Dublin, it is also one of the two cities with the shortest judgment enforcement times. Contract litigation is most difficult in Limerick, where judgment enforcement takes an average of six months. Although the time it takes to enforce a contract is equally long in Galway, Limerick is also the costliest city for litigating because local attorney fees are nearly on par with Dublin and Cork (table 3.8). Limerick is also among the three locations with the highest court costs, which are driven by local expert witness fees.

The total time to initiate a contract claim, litigate in court and enforce judgment ranges from just under 18 months in Cork to slightly more than 24 months in Galway and Limerick. The time to start a lawsuit takes two months in each of the five cities, while the trial and judgment enforcement times vary depending on the city.

Trial time ranges from a year for litigants in Cork to nearly 17 months for those from other locations. Trials are fastest in Cork

TABLE 3.8 Enforcing contracts in Ireland: where is it easier?

City	Rank	Score (0–100)	Time (day)	Cost (% of claim)	Quality of judicial processes index (0–18)
Cork	1	61.59	515	26.8	8.5
Dublin	2	57.88	650	26.9	8.5
Waterford	3	57.57	670	26.3	8.5
Galway	4	56.41	740	24.2	8.5
Limerick	5	55.40	740	27.0	8.5

Source: Doing Business database.

Note: Rankings are based on the average enforcing-contracts score for time and cost associated with enforcing a contract, as well as for the quality of judicial processes index. The enforcing-contracts score is normalized to range from 0 to 100, with 100 representing the frontier of best practices (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Ireland, Italy and Greece.*" The complete data set can be found on the *Doing Business* website at http://www.doingbusiness.org.

because litigants benefit from the High Court's periodic local sittings for non-jury matters. Cork-based solicitors prefer this venue because it is more convenient for the parties and their witnesses. There are also fewer cases on the court list in Cork, so wait times—the time from the point of applying for a hearing date to a trial's commencement—are shorter. Additionally, because the High Court only sits in Cork periodically, anecdotal evidence suggests the parties try to close pleadings and complete discovery faster to ensure getting a trial date on the High Court's next local sitting there.

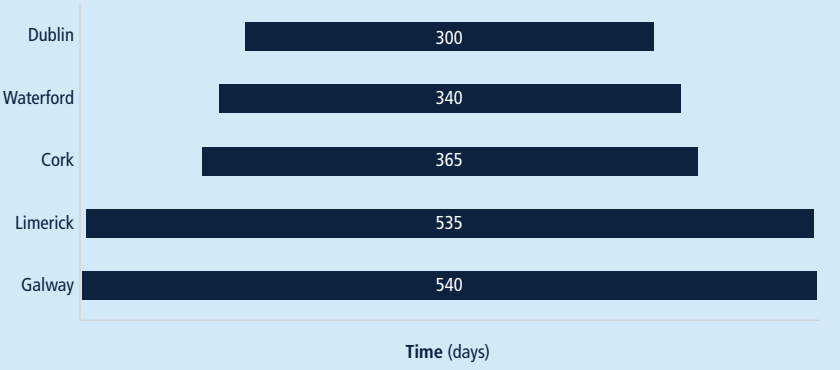
Because the High Court is permanently located in Dublin, most litigants in other cities apply to have their cases heard in the capital. The court is more congested in Dublin, however, and wait times are longer. As of March 2019, the High Court's estimated wait time, for the hypothetical dispute in the *Doing Business* case study to be heard in Dublin, was about seven months. However, solicitors' experiences indicate that the wait times are even longer. The court partly attributes long wait times to a shortage of courtrooms in Dublin, which prevents the more efficient scheduling of hearings.[54] This shortage is also among the reasons for the court's continued periodic sittings in Cork. Although trial time differences in Cork and Dublin are responsible for the main variation in trial duration at the High Court, there is more variation in trial duration at the Circuit Court level (box 3.2).

The second main driver of variation in duration is the time it takes to enforce judgments, which ranges from three months in Cork and Dublin to six months in Limerick and Galway (figure 3.18). Differences largely stem from the way sheriffs (in Cork and Dublin) and undersheriffs (in other locations) organize seizure and sale of the insolvent defendants' assets. It is often difficult to identify desirable movables for sale. Throughout jurisdictions, this enforcement mechanism is mainly used to compel payment of the judgment debt.

BOX 3.2 Trial duration at the circuit court level varies across Irish cities

Unlike the High Court, which sits in Dublin and periodically in Cork for non-jury matters, the Circuit Court operates through eight circuits throughout the country.[a] As such, there are greater variations in trial times at the Circuit Court level. Among the five locations benchmarked, trial duration ranges from 10 months in Dublin to 18 months in Galway, and divergences largely stem from differences in infrastructure and resources (see figure below).

On average, circuit court cases take one and a half times longer to resolve in Galway and Limerick than in the other jurisdictions measured



Source: Doing Business database.

Like at the High Court, much of a case's pretrial progression depends on the parties and how quickly they move toward applying for a trial date. The main institutional variant is the waiting time to obtain a trial date after the parties file their notice of trial. Waiting periods reported in the Courts Service's latest annual report are closely aligned with total trial duration recorded by *Doing Business*. More specifically, circuits with the shortest total trial duration that *Doing Business* recorded also have the shortest waiting time reported by the Courts Service.[b]

In Galway and Limerick, where trials are longest, a shortage of courtrooms and judges is largely to blame. Galway is short on courthouse space for all case types. In fact, staff often try to outsource cases to the courthouse in Clifden, but litigants are reluctant to travel the distance. Moreover, at any given time, the circuit only has two judges, only one of whom handles civil matters in addition to criminal matters. As a result, Galway has a significant backlog of cases that are yet to be heard in court. Furthermore, the trials themselves are lengthened by frequent adjournment requests.

BOX 3.2 Trial duration at the circuit court level varies across Irish cities (continued)

Similarly, although Limerick has one judge assigned permanently to the region for criminal matters, a civil judge is reportedly available only about two-thirds of the time. Congestion was also an issue in Limerick until recently, when a new local courthouse was inaugurated in March 2019, allowing the circuit to use the older facility solely for family law and civil cases. The new courthouse is thus expected to contribute to a reduction in wait times.[c]

Cork, Dublin and Waterford all conduct faster litigation proceedings than Galway and Limerick. Waterford benefits partly from its smaller size, but in April 2018, it also opened a refurbished, expanded and fully equipped courthouse, facilitating judges' deliberations and court hearings.[d] A month later, in May 2018, a renovated and extended courthouse also opened in Cork, alleviating space shortages there.[e] Incidentally, waiting times in Cork dropped—from six months to, today, four and a half months—between publication of the Courts Service's 2017 and 2018 annual reports.[f]

The Courts Service's 2018 annual report also notes a need for further investment to improve the courthouse in Galway city, along with four other locations. These investments in improving court infrastructure are part of Ireland's broader National Development Plan 2018-2027 and further demonstrate the country's commitment to promoting efficient access to justice.[g]

a. The Circuit Court of Ireland is an intermediate level court which hears both civil and criminal matters and has monetary jurisdiction of claims up to EUR 75,000. Citizens Information. "Circuit Court." https://www.citizensinformation.ie/en/justice/courts_system/circuit_court.html.

b. Waiting times are as follows: 4 months in Dublin, 3 to 6 months in Cork and Waterford, 24 months in Limerick and on the "next sitting of the court" in Galway. Courts Service of Ireland, Annual Report 2018.

c. Thejournal.ie. "A look at Limerick's new multi-million courthouse." https://www.thejournal.ie/limerick-courthouse-3891679-Mar2018/.

d. The Irish Times. "Refurbished and extended Waterford courthouse formally opened." https://www.irishtimes.com/news/crime-and-law/refurbished-and-extended-waterford-courthouse-formally-opened-1.3456075.

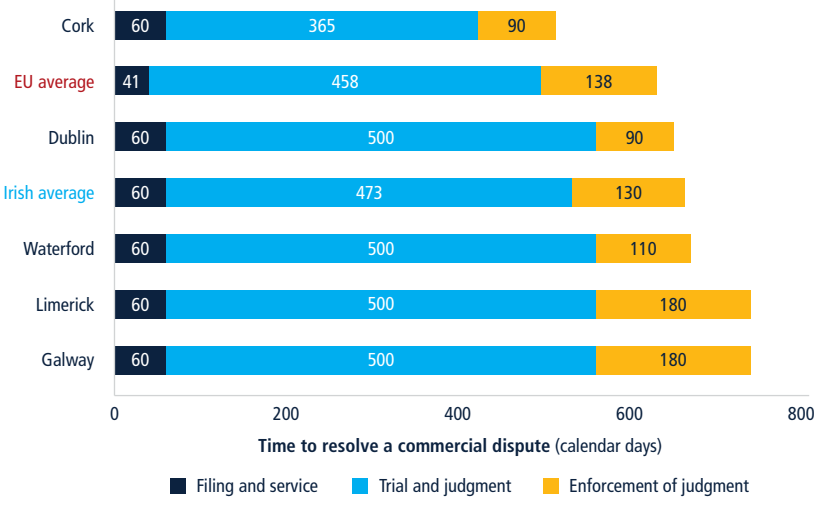
e. The Irish Times. "Renovated and extended €34m Cork courthouse unveiled." https://www.irishtimes.com/news/ireland/irish-news/renovated-and-extended-34m-cork-courthouse-unveiled-1.3511614.

f. Courts Service. "Policy, reports & strategic plans." http://www.courts.ie/Courts.ie/Library3.nsf/pagecurrent/D171C224DF0083D180257FB10043BD33?opendocument&l=en#Courts%20Service%20Annual%20Report&l=en.

g. National Development Plan 2018-2027. https://www.gov.ie/en/policy-information/07e507-national-development-plan-2018-2027/.

In less urban areas, undersheriffs face greater difficulty in identifying enough desirable assets to satisfy the judgment debt and thus seizure tends to take longer. Additionally, undersheriffs will often afford insolvent defendants an additional opportunity to pay the debt after seizure and before the sale.

FIGURE 3.18 Aside from shorter trials in Cork, the variation in time to resolve disputes among the cities is driven by the time it takes to enforce a judgment locally

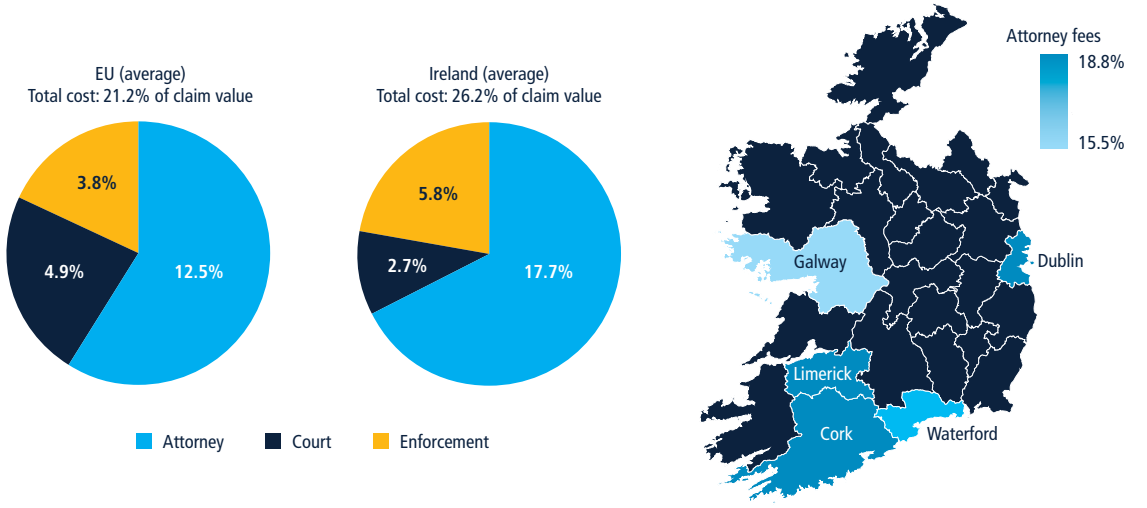


Source: *Doing Business* database.
Note: The average for the European Union is based on economy-level data for the 28 EU member states.

Variations among the five cities in how long it takes to resolve disputes also stem from how and where public sales of assets are held. After seizure, the sheriff or undersheriff contacts auctioneers to put the seized items on the auction schedule. Auctions are conducted the most quickly in Cork and Dublin, the larger urban areas. Yet, evidence suggests that movables from Cork and Waterford are also more frequently listed in Dublin auction houses, where they often sell faster. Meanwhile, in Limerick and Galway, listing items in local auction houses is the most common method of sale.

Litigation expenses also vary significantly among the cities. Costs range from 24.2% of the claim value in Galway to 27% in Limerick. These high costs are largely driven by attorney fees (figure 3.19). Throughout Ireland, solicitors usually charge an hourly fee or a flat fee, as agreed upon with the client.[55] Fees vary regionally because they are a function of the local

FIGURE 3.19 The average cost of litigating is higher in Ireland than in the European Union and the expense is largely driven by attorney fees



Source: Doing Business database.
Note: Costs shown for Ireland are an average of costs across the five cities measured.

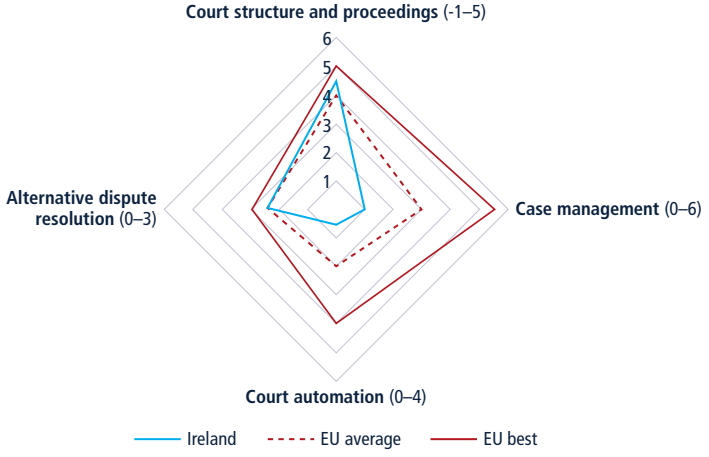
market. They are highest in the capital and in southern Ireland and least expensive in Western Ireland. Court fees are regulated nationally and the sole source of variation among cities is the cost of a local expert witness.[56] Expert witness fees are higher in smaller cities, where there are reportedly fewer such professionals. Enforcement fees are regulated nationally and so do not vary throughout the country for the assumed case.[57]

Because the High Court has a single division, the five Irish cities' performance is shown as uniform on the *Doing Business* quality of judicial processes index.[58] While Ireland does well in two areas assessed on the index, it lags in two others (figure 3.20).

Within the European Union, Ireland exhibits the greatest number of good practices in its court structure and proceedings. The first reason for this is that Ireland is among the half of EU member states with a commercial court or division. Second, its District Courts—which have a monetary jurisdiction up to EUR 2,000—are small claims courts with a simplified, fast-track procedure that allows self-representation.[59] Third, the law in Ireland allows for pretrial attachment.[60] Last, courts assign cases randomly to judges, preventing judicial interference in assignment. However, case assignment is not automated.

Ireland also excels on the *Doing Business* alternative dispute resolution index. Arbitration is governed by a consolidated law.[62] Moreover, in practice, courts generally enforce valid arbitration clauses. Ireland's recent adoption of a

FIGURE 3.20 While Ireland is on par with or outperforms the EU average in two areas, it lags in two others



Source: Doing Business database.
Note: The average for the European Union is based on economy-level data for 28 EU member states. Among EU member states, Croatia, Poland and Romania have the highest score on the court structure and proceedings index; Latvia has the highest score on the case management index; Estonia, Lithuania and Slovakia share the highest score on the court automation index; and Germany, Hungary, Italy, Latvia, Lithuania, Poland, Romania and Spain share the highest score on the alternative dispute resolution index.

consolidated law on voluntary mediation, the Mediation Act of 2017, was also recorded as an improvement in the *Doing Business 2019* assessment. However, there are no financial incentives that encourage mediation in the Irish system.

Case management is the area where Ireland has the greatest opportunity to improve its judicial processes, but it nonetheless exhibits some good practices in this area, too. The Courts Service's website is a model of transparency and a treasure trove of important statistics, including caseloads and the average length of proceedings and wait times, to name a few. The law also stipulates some time limits, such as deadlines for the service of the summons and filing of the statement of defense.

Most litigation processes, however, especially those between the parties, are left unregulated. Also, Ireland falls short because it does not effectively limit the number, duration or reasons for granting adjournments. Additionally, while there is evidence of budding efforts to more actively manage cases early on, pretrial conferences are not mandated in the High Court. Last, Ireland does not measure up to the best practice for electronic case management, which is to say it does not have an enhanced, integrated and electronic case management system for judges and lawyers that follows international best practices.

In terms of court automation, Ireland can learn from its European peers. While the Courts Service publishes all appellate and Supreme Court judgments on its website, Ireland does not publish commercial case judgments at all levels of the court system. For example, not all Circuit Court judgments are published, and District Court judgments are only published in childcare cases.[63] Similarly, there is no electronic way to file cases, serve process or pay court fees at the High Court level.

WHAT CAN BE IMPROVED?

Actively manage the pretrial phase and set deadlines for key litigation events

Although Ireland regulates some litigation time frames, much of the advancement of a case is left up to the parties, especially in the leadup to their application for a trial date. For example, in the pretrial phase, the defendant has eight days to enter an appearance after being served the summons; the plaintiff subsequently has 21 days to comply with the defendant's request for a statement of claim; and the defendant then has 28 days to provide defenses. However, beyond these time frames, progress towards trial is unregulated by the court or rules. Additionally, during the intervening period between the close of pleadings and the application for a trial date, parties exchange documents among themselves and there is no requirement to report the exchanged documents or progress to the court. There are no deadlines for the closure of evidence or delivery of expert testimony or affidavits. This lack of legally prescribed deadlines allows one or both parties to delay the process and can mean that the litigating small or medium-size business' money is tied up in court longer. Moreover, even for litigation aspects that are time limited, deadlines often slip because there is no automatic penalty for failure to comply. The injured party bears the responsibility of asking the court to compel compliance. Ireland should thus consider introducing time limits for all litigation events, especially those that depend on the parties.

Beyond introducing legal time limits, Ireland should consider introducing pretrial management by judges or other judicial officers. Presently, Ireland does not require pretrial conferences and is thus among the half of EU economies where this is not widely available, at least not in the court that *Doing Business* measures. Such informal hearings, first introduced in the United States, are designed to help the parties find common ground, narrow down issues and consider settlement options. They also allow judges to take control of the case early on, promote settlement and limit the scope of the prospective trial.[64]

EU-adjacent economies, such as Norway, have also experienced notable success using pretrial conferences and may serve as examples for Ireland. Eighty percent of the cases subjected to preparatory hearings resulted in settlement after Midhordland District Court introduced this case management feature for civil cases. Judges guide the parties in narrowing down disputed issues, encourage settlement and assess each case's suitability for referral to court-annexed mediation.[65] Following Norway's example, pretrial conferences could thus also be a forum for referring cases to mediation, pursuant to Ireland's new Mediation Act of 2017. Yet, this should also be accompanied by financial incentives to mediate, as in Italy.[66]

In 2016, the Rules of Superior Courts introduced case management procedures, including pretrial conferences. However, implementation of pretrial conferences is discretionary and up to the relevant courts. There is evidence that at least one High Court judge is trying to promote pretrial case management by piloting pretrial conferences for non-jury commercial list cases. Yet, even for such cases, pretrial conferences only occur on an ad hoc basis, and for the most complex cases. They are thus not a generally available feature across the High Court. Cost is reportedly an impediment to broader implementation of this pretrial measure. Consequently, Ireland, and more specifically the Courts Service, might conduct an in-depth study of the ongoing pilot effort's successes and the prospective costs and benefits of rolling out pretrial conferences more broadly.

Limit the number, duration and reasons for granting adjournments

Trial adjournments lead to additional hearings and can thus limit court efficiency. Although adjournments can be necessary,

establishing regulations to limit excessive use and unsubstantiated granting of adjournments is an internationally recognized good practice that promotes speedy justice. Presently Ireland has no regulation limiting the number, duration or basis for adjournments. The granting of postponements is thus fully left to the discretion of the presiding judge. Such discretionary decision-making may lead to inconsistencies across the legal system. Moreover, a lack of explicit rules governing adjournments affords parties more latitude to ask for leave from court as a delay tactic. Frequent postponements are also a hindrance to efficient dispute resolution because they delay the final judgment. Ireland should thus consider limiting the frequency, length and grounds for granting continuances.

In the European Union, rules limiting adjournments are observed in nine member states.[67] Bulgaria and Croatia fall in this category and were also measured at the subnational level in 2017. In Bulgaria, the average time to resolve a commercial dispute was 40% shorter than in Ireland.[68] In Croatia, although the law does not limit the number of adjournments, it only allows them in unforeseen and exceptional circumstances. The Riga Central Court in Latvia exhibits another good practice: judges cannot postpone hearings without setting a new date. Beyond the European Union, in New South Wales (Australia), there is a strong disincentive for adjournments: the requesting party is made to pay the other party's added costs when an adjournment is granted.

Introduce and optimize electronic tools to improve court operation and enhance case management at the High Court

Optimizing the use of technology is one of the Courts Service's seven strategic priorities. Its 2018 annual report details a remarkable list of recent ICT achievements and ongoing and future development plans—all of which show that Ireland is steadily moving toward international best practices. As Ireland continues to develop its strategy, there are specific areas it should consider prioritizing, including electronic document filing, fee payment, case assignment and management, and judgment publication. Many of these features are often introduced as enhancements to a court's underlying management software, and they enable more efficient case management. Because all such automation initiatives involve a cost, implementing each of the following recommendations requires a prior assessment of resource implications.

Electronic filing

Electronic document submission helps save litigants' and court staff's time. Yet, electronic filing is among the least common judicial practices observed globally, being implemented only in 28 of the 190 economies measured by *Doing Business*. Ireland has adopted electronic filing on a small scale. The Courts Service's 2018 annual report lauds the introduction of e-filing at the Supreme Court as one of its major achievements of the last year. E-filing is made possible through *Courts Service Online* (CSOL).[69] While it may be too early to measure results, evidence from elsewhere in Europe shows the effectiveness and popularity of e-filing among users. Hungary introduced electronic filing in 2015 and made its use mandatory for cases involving companies starting on July 1, 2016. By the second half of 2016, 40.57% of civil cases were submitted electronically through Hungary's *Perkapu* system.[70] As it continues to evaluate the success of e-filing at the Supreme Court level, Ireland should also consider the possibility of introducing this feature at the High Court and in lower courts.

Automated case assignment

Automated case assignment can help better balance workloads among judges, ensure that objective criteria are systematically applied and speed up the process of assignment. Presently, the High Court's Central Office categorizes cases by type. The cases are then transferred to the judge in charge of the list that corresponds with the type of case. The judge subsequently assigns cases to judges in pool set to hear cases from the list. This process could be further streamlined with electronic, automated case assignment. Bologna has such a system and may serve as an example for Ireland. The District Court in Bologna uses an automated algorithm-based case-assignment system that uses real-time data. The algorithm considers each court section's workload and assigns cases to individual judges accordingly.

Electronic payment of court fees

Electronic payment complements e-filing. It makes payment faster and easier and promotes transparency. Although e-payment of court fees is not yet available, CSOL allows for payment of court fines, the monetary sanctions imposed in criminal cases. The CSOL system is reportedly able to link payments to individual cases.[71] Ireland could follow its own e-payment model as it introduces the e-payment of court fees.

Enhanced case management

Electronic case management tools can help increase court efficiency, but developing them is costly, and across EU member states merely 15 have such a system for both lawyers and judges. Ireland is among the 12 member states that have these tools for neither.[72] Yet, given its bold ICT strategy, Ireland may be well positioned to start exploring the development of an interconnected electronic case management system for both judges and lawyers.

Although the High Court has existing management software, it is reportedly mainly for the court staff's use in assisting judges and is used less by judges for the management of individual cases. The software includes some basic functionalities—such as the ability to generate a hearing schedule and track the status of a case—but its features are limited. Similarly, while lawyers have access to court forms online through the Courts

Service's website and can track the status of individual cases, they also do not have an integrated system to manage their cases. As a result, Ireland falls short of the best international practices because it does not have an integrated, electronic case management system.

The gold standard is an integrated system that grants judges access to laws and judgments across the court system, generates hearing schedules, enables tracking of individual cases and their history, affords access to case details and documents (e.g., evidence, motions and briefs), assists with judgment writing, facilitates the semi-automatic generation of court orders and sends notifications to the litigants. Additionally, the ideal system also includes lawyers or is linked to the platform they use. Such a system would allow lawyers to view and manage case documents, file briefs and documents with the court, and access court orders, among other features.

While few current systems include all these features, the best platforms have most of them. Austria's integrated system is one of these, and most of its functions are available to both judges and lawyers. Most processes are at least semi-automated, including the generation of court orders. Parties' submissions and applications are also handled electronically. Moreover, Austria offers a model example of how to develop such a system. The Austrian Ministry of Justice took a gradual approach and developed its case management system in collaboration with the entire cast of stakeholders—including judicial officers and external users—to ensure their needs would be met through the system.[73] Austria is also among the three EU member states with the fastest trials. In Austria, they last, on average, slightly more than nine months.

Publication of judgment in commercial cases at all levels

Last, to help judges specialize and apply laws more consistently, Ireland should consider publishing judgments and court orders in commercial cases at all levels of the court system. Although the Courts Service publishes many judgments on its website, it should expand publication to include all Circuit and District Court judgments. This will place Ireland in the tier of nine EU member states that already publish judgments for commercial cases at all levels.[74]

NOTES

1. GDP growth data retrieved in September 2019 from World Bank data: https://data.worldbank.org/.
2. The Central Statistics Office (CSO): https://www.cso.ie/.
3. The Central Statistics Office (CSO). Statistical Yearbook of Ireland 2018. Retrieved from https://www.cso.ie/en/releasesandpublications/ep/p-syi/psyi2018/bus/businessinireland/.
4. *Ibid.*
5. *Ibid.*
6. See detailed results here: https://www.doingbusiness.org/en/data/exploreeconomies/ireland.
7. See a detailed list of reforms here: https://www.doingbusiness.org/en/reforms/overview/economy/ireland
8. Cork, Dublin and Limerick.
9. Five EU member states have no paid-in minimum capital requirement: Belgium, Cyprus, the Netherlands, Portugal and the United Kingdom. Six others have a symbolic requirement amounting to less than 0.1% of income per capita: Bulgaria, the Czech Republic, France, Greece, Italy and Latvia.
10. The information in this report is valid as of May 1, 2019.
11. https://indberet.virk.dk.
12. https://eur-lex.europa.eu/eli/dir/2019/1151/oj.
13. For more information please visit: https://www.gov.uk/vat-registration/how-to-register.
14. Moss, Tim. 2014. *"International Good Practices in Business Registers."* Presentation at Corporate Registers Forum, Rio de Janeiro, March 18.
15. *Planning and Development Act, 2000*, http://www.irishstatutebook.ie/eli/2000/act/30/enacted/en/html; *S.I. NO. 600/2001 – Planning and Development Regulations, 2001,* http://www.irishstatutebook.ie/eli/2001/si/600/made/en/print.
16. These are Austria, France, Hungary, Lithuania, Romania and Slovenia.
17. Ordnance Survey Ireland, OSI, https://www.osi.ie/.
18. Building control management system (BCMS) is an electronic building control administration system. For more details on BCMS in Ireland, please see the recommendation *"Enhance features of the building control management system (BCMS)"* in the next section.
19. "Irish Water Business Plan, Transforming Water Services in Ireland to 2021." Irish Water. Available at https://www.water.ie/docs/Irish-Water-Business-Plan.pdf.
20. The total constructed area of the *Doing Business* case study warehouse is 1,300.6 square meters, and, therefore, a preplanning meeting would be mandatory.
21. Design certifiers are registered professionals who design the building, certify the building's compliance with the building regulations and demonstrate the compliance of the documentation submitted to the local authority. For more information see https://www.housing.gov.ie/sites/default/files/publications/files/2016-10-21_code_of_practice_for_inspecting_and_certifying_buildings_and_works_final_version.pdf.
22. Assigned certifiers are the registered professionals assigned by building owners to inspect and certify works in accordance with the Building Control Regulation. For more information see https://www.housing.gov.ie/sites/default/files/publications/files/2016-10-21_code_of_practice_for_inspecting_and_certifying_buildings_and_works_final_version.pdf.
23. Gregory S. Burge, "The Effects of Development Impact Fees on Local Fiscal Conditions," in *Municipal Revenues and Land Policies*, edited by Gregory K. Ingram and Yu-Hung Hong (Cambridge, MA: Lincoln Institute of Land Policy, 2010).
24. The Law on Property Tax of July 3, 2014, eliminated the fees for using construction land.
25. Auckland (New Zealand) Council, "Contributions Policy 2019," https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-policies/docsdevelopmentcontributionspolicy/contributions-policy.pdf.
26. https://www.localgov.ie/en/bcms.
27. European Commission, *eGovernment Benchmark 2016: A Turning Point for eGovernment Development in Europe?* (Luxembourg: Publications Office of the European Union, 2016).
28. World Bank, *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania* (Washington, DC: World Bank, 2017).
29. World Bank, *Doing Business 2016: Measuring Regulatory Quality and Efficiency* (Washington, DC: World Bank, 2015)
30. While the ESB is the only distributor for all of Ireland, the Irish energy supply market has been liberalized since 2005.
31. The activities of Safe Electric are monitored and audited by CRU.
32. Available at: http://www.rmo.ie/road-licensing.html.
33. The variation in the cost to obtain road-opening licenses are negligible relative to the total cost for getting electricity. In Dublin, the fee for a road-opening license is paid by ESB Networks, whereas in all other cities, it is paid by the client.

34. The index looks at the role of the energy regulator, the systems used to monitor power outages and restore supply, whether financial deterrents exist to limit outages, and whether tariffs and tariff changes are communicated efficiently to customers. For more details, see the data notes.
35. See ESB Networks website: https://www.esb.ie/esb-networks/powercheck/.
36. https://www.lawsociety.ie/globalassets/documents/committees/conveyancing/precedents/2019/2019-requisitions-on-title.pdf
37. Defined as cases that do not require remapping.
38. *Property Registration Authority, Customer Charter and Customer Action Plan 2018-2020*, page 6, available at https://www.prai.ie/download/Customer_Charter_and_Action_Plan.pdf.
39. A step-by-step guide on how to file a complaint with the PRA can be found here: https://www.prai.ie/pra-complaints-procedure/.
40. A step-by-step guide on the complaints procedure in the United Kingdom can be found here: https://www.gov.uk/government/organisations/land-registry/about/complaints-procedure. More information on the Independent Complaint Reviewer (ICR) can be found here: https://www.icrev.org.uk/.
41. http://registrar.mof.govmu.org/English/Pages/default.aspx.
42. https://eform.govmu.org/forms/RG/COMPLAINT/complaint_form.php.
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45. European Commission, Directorate-General for Justice and Consumers, The 2019 EU Justice Scoreboard (Luxembourg: Publications Office of the European Unions, 2019), https://ec.europa.eu/info/sites/info/files/justice_scoreboard_2019_en.pdf.
46. For an overview of the Enforcing Contracts indictors and assumptions underlying the *Doing Business* case, see the data notes.
47. Rules of Superior Court, Order 63A. Available at http://www.courts.ie/rules.nsf/8652fb610b0b37a980256db700399507/71b5764f57d3440980256f340064227a?OpenDocument.
48. *Doing Business* defines the assumed claim as 200% of income per capita.
49. Citizens Information. "High Court." https://www.citizensinformation.ie/en/justice/courts_system/high_court.html.
50. Most solicitors use DX Exchange—a secure next-day document delivery service—to exchange documents with their town agents in Dublin. DX Exchange. https://www.dxdelivery.com/corporate/services/dx-exchange/.
51. Companies Act 2014. "Service of documents." http://www.irishstatutebook.ie/eli/2014/act/38/section/51/enacted/en/html#sec51.
52. S.I. No. 15/1986 - The Rules of the Superior Courts. Available at http://www.irishstatutebook.ie/eli/1986/si/15/made/en/print.
53. HC57 – Certificates of readiness in non-jury and chancery actions. Available at http://www.courts.ie/courts.ie/library3.nsf/16c93c36d3635d5180256e3f003a4580/a6e6d4316a6fbb338025824800600177?OpenDocument.
54. Consultative meetings with Irish local court representatives. March 25-27, 2019.
55. Solicitors' profession is generally regulated by the Solicitors Act of 1954. http://www.irishstatutebook.ie/eli/1954/act/36/enacted/en/print.html .
56. Civil Law (Miscellaneous Provisions) Act 2008. http://www.irishstatutebook.ie/eli/2008/act/14/section/9/enacted/en/html#sec9. Civil Law (Miscellaneous Provisions) Act 2011. http://www.irishstatutebook.ie/eli/2011/act/23/section/66/enacted/en/html.
57. S.I. No. 644/2005 - Sheriff's Fees and Expenses Order, 2005. http://www.irishstatutebook.ie/eli/2005/si/644/made/en/print. The sheriff/undersheriff's fee is calculated on a percentage basis and the Act also provides for assessment of various other fees related to the enforcement.
58. For an overview of the enforcing contracts indictors and quality of judicial processes index, see the data notes.
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68. The average time to resolve a commercial dispute across six locations measured at the subnational level in Bulgaria was 395 days in 2017. Trial time is 189 days. World Bank. 2017. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania.* (Washington, DC: World Bank). World Bank. 2018. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia.* (Washington DC: World Bank).
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73. Heike Gramckow, Omniah Ebeid, Erica Bosio and Jorge Luis Silva Mendez, *Good Practices for Courts: Helpful Elements for Good Court Performance and the World Bank's Quality of Judicial Process Indicators* (Washington, DC: World Bank, 2016).
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Doing Business in ITALY

In recent years, Italy has introduced several policy measures to improve its business environment. In 2012, Italy passed the Start-up Act, which facilitated the creation of innovative companies and supported small and medium-size enterprises (SMEs) as they integrated into the green economy.[1] Also since 2017, Italy has introduced more than 30 standardized authorization templates to streamline business processes. The digitalization of public administration has also shown significant progress, with initiatives such as the Public Digital Identity System (SPID).

Despite important improvements, the Italian business environment remains challenging. As described in the global report *Doing Business 2020*, Italy still performs below the EU average in terms of the ease of doing business.[2] Other studies point toward similar deficiencies. For example, Italy ranks as the second-lowest performer in the European Union on the responsive administration indicator, which measures the public administrations' responsiveness to the needs of SMEs.[3]

Clear, simple and coherent business regulations can provide the stable and predictable rules that firms need to function effectively, and they encourage long-term growth and sustainable economic development. Conversely, excessive regulation can constrain the ability of firms to reach the minimum size required to be competitive, undercutting their chances to become more productive, to operate internationally and to attract foreign investment. This report focuses on the rules and regulations that govern business activity across Italy, as well as on the efficacy of the bureaucracy at local level. This layer of administration is especially important in a country like Italy, where local authorities play a crucial role in determining how national regulations are implemented.[4] Cities' variations in regulatory performance on the five *Doing Business* indicators studied in this report highlight an opportunity for local policymakers to adopt in-country examples of good practices to improve regulatory performance in their jurisdictions.[5]

MAIN FINDINGS

Ancona, Bologna, Cagliari, Milan, Rome and Turin top the rankings in the measured areas

A different city is the best performer in each of the five areas measured, and cities that do very well in one area are at the bottom of the ranking for others (table 4.1). For example, starting a business is easiest in Ancona and Milan, while Ancona ranks second to last on getting electricity, and Milan ranks last on dealing with construction permits. Also, it is easiest to register property in Rome, which is the hardest city in which to start a business. Cagliari and Turin lead the rankings on construction permitting and enforcing contracts respectively,

TABLE 4.1 Each of the five areas measured is led by a different city

	Starting a business		Dealing with construction permits		Getting electricity		Registering property		Enforcing contracts	
City	Rank (1–13)	Score (0–100)	Rank (1–13)	Score (0–100)	Rank (1–13)	Score (0–100)	Rank (1–13)	Score (0–100)	Rank (1–13)	Score (0–100)
Ancona	1	89.79	5	68.87	12	77.39	4	80.85	7	52.05
Bari	9	87.56	12	58.27	7	81.33	12	78.47	11	49.27
Bologna	6	87.81	3	71.51	1	89.24	2	81.27	3	56.75
Cagliari	9	87.56	1	72.95	8	80.24	11	78.83	8	51.04
Florence	5	89.03	4	69.22	4	85.65	5	80.79	13	48.80
Genoa	6	87.81	8	66.58	9	80.00	3	81.03	4	54.65
Milan	1	89.79	13	57.47	10	79.78	7	80.43	2	56.82
Naples	9	87.56	11	60.45	6	82.09	7	80.43	12	49.02
Padua	3	89.54	2	71.86	11	78.69	12	78.47	6	52.25
Palermo	6	87.81	9	61.52	13	69.15	6	80.67	10	50.65
Reggio Calabria	9	87.56	10	61.05	5	82.52	10	79.42	9	50.75
Rome	13	86.81	6	68.33	3	86.08	1	81.75	5	53.10
Turin	4	89.28	7	66.65	2	87.53	9	79.84	1	61.17

Source: Doing Business database.

Note: The indicator scores show how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The scores are normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

but they lag behind the other cities on registering property. Bologna, the best performing city in the area of getting electricity, is the only city that stands in the upper half of the rankings in all five areas.

Bologna and Milan have the greatest number of best practices

A more granular look at the results shows that Bologna and Milan lead in five indicator categories. Bologna requires the fewest procedures for dealing with construction permits; it has the most reliable electric supply and you can obtain a new connection there in the shortest time; it has the best score on the land administration index and the best score on the quality of judicial processes index. Similarly, Milan has the most streamlined and fastest processes for starting a business and dealing with construction permits, as well as the lowest cost for getting electricity. Ten of the 13 cities studied excel in at least one indicator category (table 4.2).

Italy shows large subnational performance gaps

In some of the areas studied, the subnational variance in performance between the first and last ranked city is particularly large (figure 4.1). For example, Bologna performs better than Finland and Austria (ranked 9 and 10 respectively in the European Union) on the ranking for getting electricity, while nine Italian cities stand below the EU average.[6] Or, in the area of construction permits, Cagliari is the only Italian city performing above the EU average. In contract enforcement—an area in which all the Italian cities trail the EU average—Turin performs better than the Netherlands (ranked 22 in the European Union), while Florence lags behind all EU economies except Cyprus and Greece.

Getting electricity, construction permitting, and contract enforcement are three areas where subnational variations are particularly large. Getting electricity is easiest in Bologna and most difficult in Palermo. A main driver of that variance is how long it takes to obtain excavation permits. Dealing with construction permits is easiest in Cagliari, thanks to an online platform through which entrepreneurs can submit documentation. Milan, despite being the city where permits are processed fastest and which—along with Bologna—requires the fewest procedures, has a permitting process three times more expensive than in Bari, the next most expensive city. Resolving a commercial dispute is easiest in Turin, thanks to efforts started in the early 2000s to reduce case backlogs, as well as the more recent development of specialized court sections. A combination of relatively high costs and the long time required

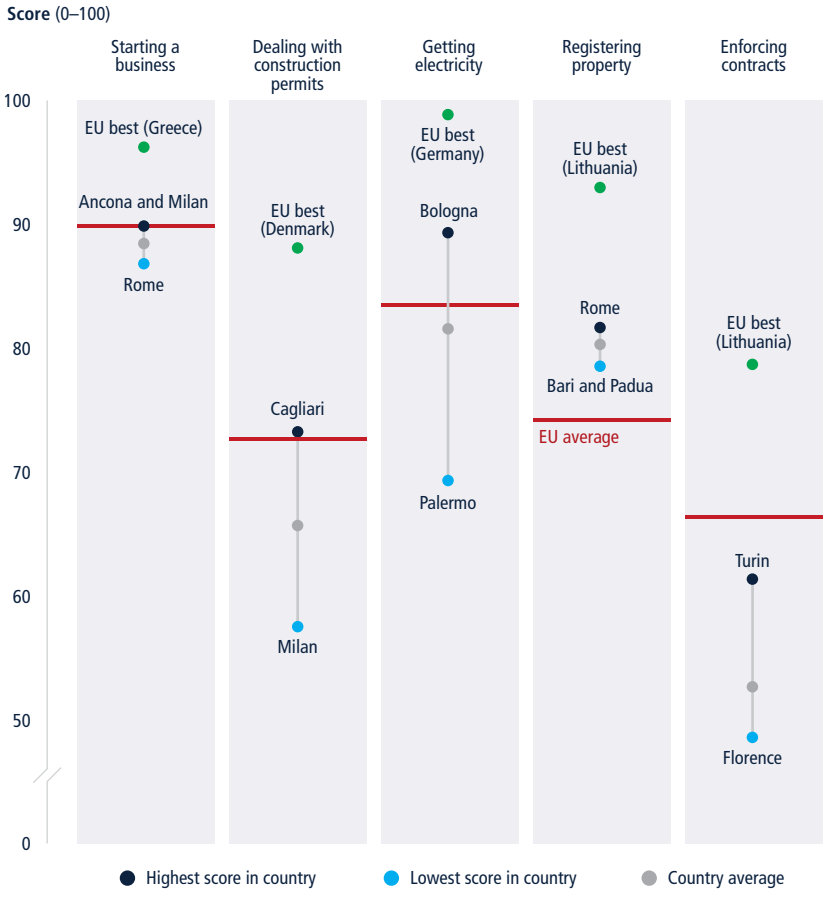
TABLE 4.2 Ten cities lead in at least one indicator category

		Starting a business		Dealing with construction permits			Getting electricity				Registering property		Enforcing contracts		
City	Number of best practices	Fewest procedures	Shortest time	Fewest procedures	Shortest time	Least expensive	Fewest procedures	Shortest time	Least expensive	Best reliability of supply	Shortest time	Best quality of land administration index	Shortest time	Least expensive	Best quality of judicial processes
Bologna	5			✓				✓		✓		✓			✓
Milan	5	✓	✓	✓	✓				✓						
Turin	4	✓					✓		✓				✓		
Ancona	3	✓	✓							✓					
Rome	3							✓			✓	✓			
Florence	2	✓								✓					
Genoa	2									✓		✓			
Naples	2					✓									✓
Padua	2	✓								✓					
Reggio Calabria	1													✓	

Source: Doing Business database.

Note: This table does not show indicator categories in which all cities register an equal result, which are: the cost to start a business, the building quality control, and the procedures and cost to register a property.

FIGURE 4.1 Variance in regulatory performance among Italian cities is particularly significant in three areas: obtaining electricity, construction permitting and contract enforcement



Source: Doing Business database.

Note: The score shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100 (the higher the score, the better). The averages for Italy are based on data for the 13 cities benchmarked in the country. The averages for the European Union are based on economy-level data for the 28 EU member states. Other EU member states are represented by their capital city, as measured by global *Doing Business*. For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland, Italy*."

to complete contract enforcement sets Florence behind the pack.

The cities scored most similarly in two areas: registering property and starting a business. This convergence seems attributable, in large part, to the nationwide launch of digital tools that streamline regulatory processes. However, differences remain among the cities, especially in how long it takes to complete business and property registrations. How long things take is what varies the most, on average, across the five indicators. For example, starting a business takes 5 days in Ancona and Milan, but 11 in Rome. Dealing with construction permits takes 105 days in Milan, but more than three times longer in Reggio Calabria. Getting electricity requires two months and a half in Bologna and Rome, but almost eight months in Palermo. Property registration takes from 16 days in Rome to 26 days in Bari and Padua. And contract enforcement takes 860 days in Turin, while in Reggio Calabria it takes more than twice as long (figure 4.2).

WHAT'S NEXT?

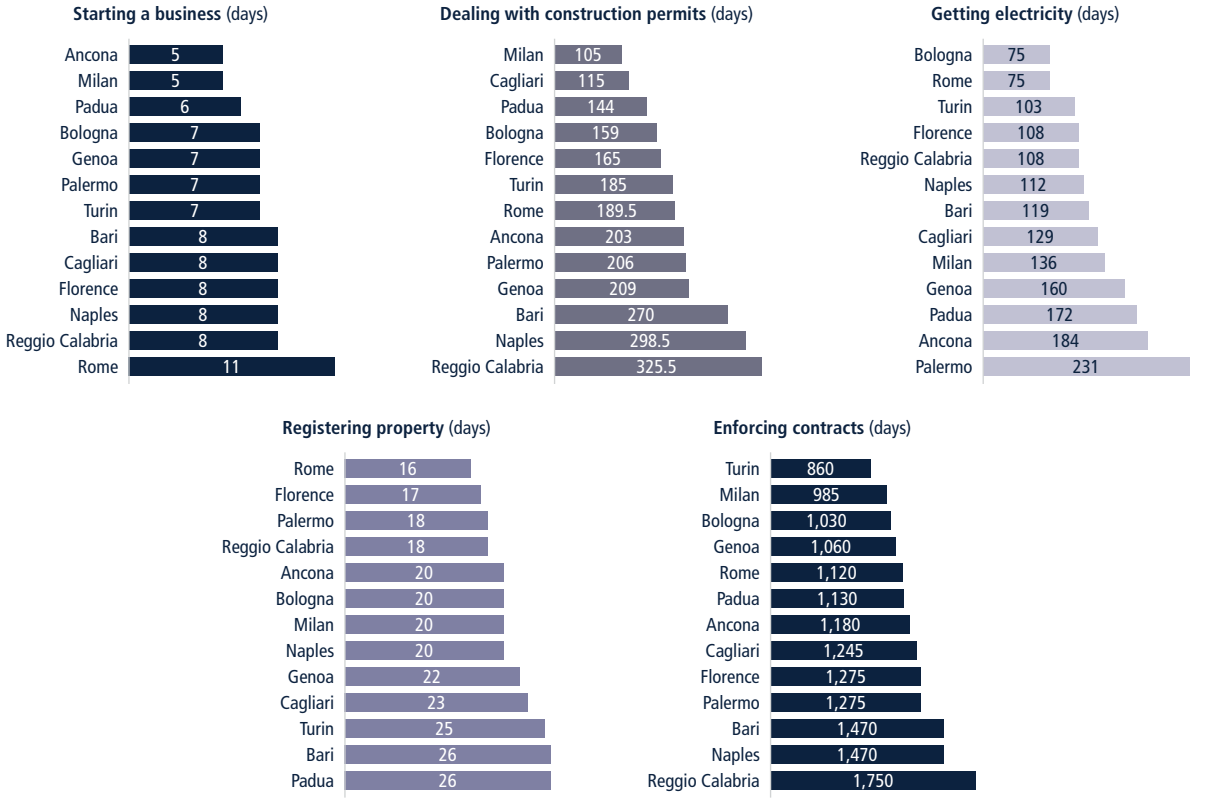
Replicating all the domestic good practices identified would propel Italy 15 places higher in the global *Doing Business* ranking

Reform-minded local governments can use the *Doing Business* indicator measurements to motivate and sustain reform efforts. For each of the indicators analyzed by this study, there are good practices to be found across the 13 Italian cities measured. In other words, there is no need to reinvent the wheel and no need for major legislative change. Italian cities can start by introducing improvements they see other cities have already successfully implemented. For other reform examples, the cities can consider replicating EU or global good practices (table 4.3).

A hypothetical Italian city that adopts the best domestic practices identified by this study would rank 43 in the global ranking of 190 economies on the ease of doing business. This is 15 places higher than Italy (as represented by Rome) stands in the current rankings in *Doing Business 2020* (figure 4.3).

The potential improvement is particularly striking in areas where Italy lags behind its EU peers in the *Doing Business 2020* ranking. For example, if the Italian representative city could (1) enforce contracts as quickly as Turin, where it takes 860 days; (2) make the process as inexpensive as in Reggio Calabria, where it costs 17.9% of the claim value; and (3) improve the quality of judicial processes to match Bologna and Naples, Italy would achieve a ranking of 53 globally on contract enforcement. This is almost 70 positions higher than its current ranking of 122. Regarding construction permitting, a city that (1) required 13 procedures, such as Bologna and Milan; (2) took 105 days to process the permit, such as Milan; and (3) reduced the cost to 1% of the warehouse value, such as in Naples, would achieve a ranking of 28

FIGURE 4.2 Time is the dimension that varies the most across the five indicators



Source: Doing Business database.

globally, almost 70 places higher than its current ranking of 97.

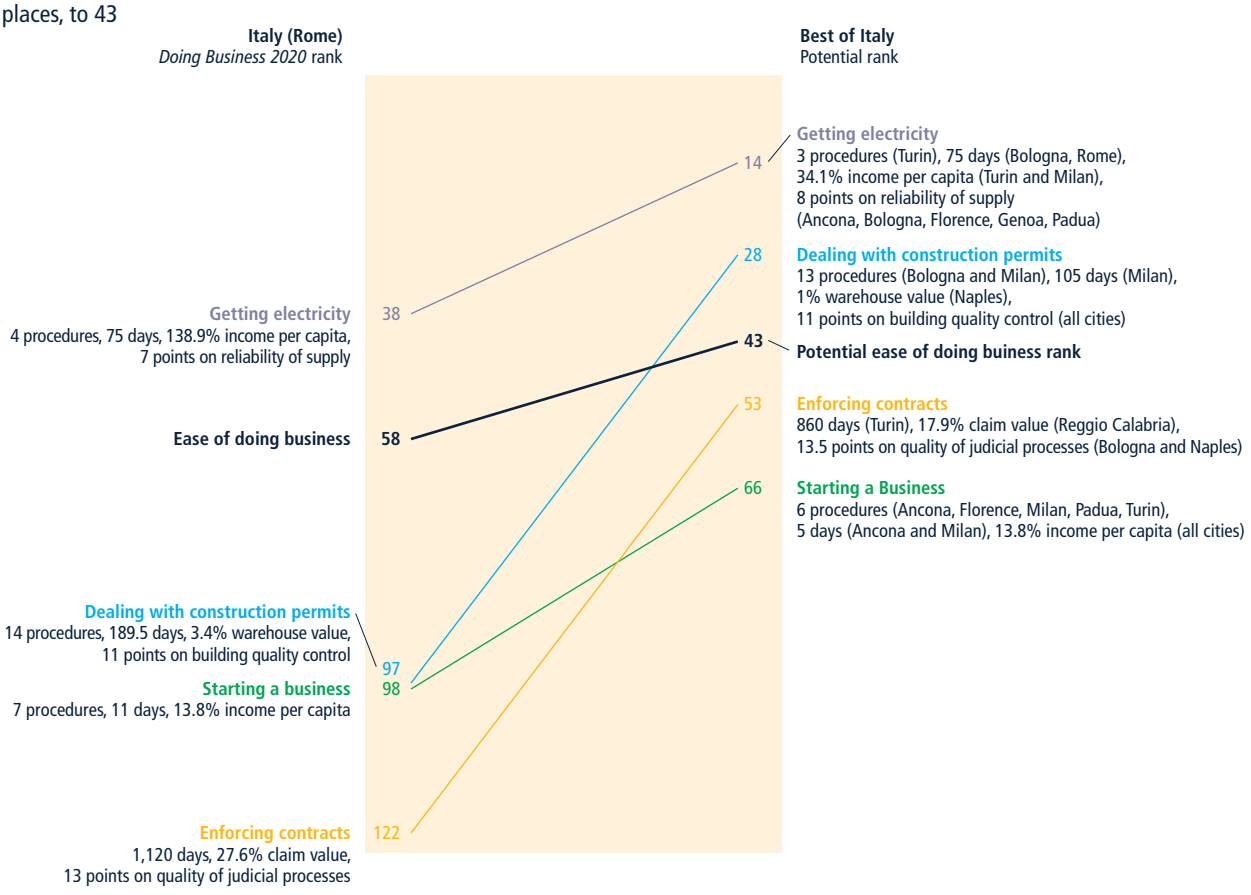
Merely reducing the time it takes to start a business to five days, as in Ancona and Milan, and the number of procedures to six, as in Ancona, Florence, Milan, Padua and Turin, would improve Italy's global standing on the starting a business indicator by 32 positions, from a ranking of 98 globally to 66, placing the country in line with the EU average. Finally, if the representative Italian city required just three procedures for obtaining electricity, as in Turin, at a cost of 34.1% of income per capita, as in Milan and Turin, with a power supply as reliable as it is in Ancona, Bologna, Florence, Genoa and Padua, it would improve Italy's global ranking from 38 to 14, the fifth best ranking in the European Union.

Italy can look for good practices in other EU countries to further improve its business regulations

Further improvements in business regulations can be achieved by looking at existing good practices within the European Union and beyond. To reduce the time it takes to enforce contracts, Italy could introduce rules limiting adjournments, as nine EU member states have done.[7] It could also introduce a specialized commercial court or court section to deal with contract enforcement, a good practice employed by more than half of the economies measured by *Doing Business*. Furthermore, Italy, which is among the half of EU economies that do not employ pretrial conferences, could use them to enhance and speed up case management. Such informal hearings can promote settlement, limit the scope of the prospective trial and help judges take control of the case early. Trials in the EU member states that employ pretrial conferences are a month and a half shorter, on average, than in those that do not.

To facilitate dealing with construction permits, Italy could work toward switching from paper-based building-permit applications to fully electronic systems, as well as enhancing existing online platforms that connect relevant agencies and their respective information databases. Electronic permitting systems are becoming increasingly common throughout Europe. and the European Commission has defined electronic application for building permission as one of 20 primary e-government services. Italian local authorities could also expand the instances in which self-certifications by accredited professionals replace third-party authorizations. The United

FIGURE 4.3 If Rome adopts each city's best practices, Italy's global ranking on the ease of doing business would improve by 15 places, to 43



Source: Doing Business database.

Note: For the actual rank, Italy is represented by Rome. The hypothetical best ranks for the five regulatory areas shown are based on the best performances recorded among all 13 cities benchmarked within the country. Those ranks are used along with Rome's actual ranks for five other regulatory areas measured by *Doing Business* (getting credit, protecting minority investors, paying taxes, trading across borders and resolving insolvency) to calculate the hypothetical best rank for the overall ease of doing business. The registering property indicator is not represented in the figure because Rome already incorporates all domestic good practices identified in this area. Italy, as represented by Rome, ranks 26 in the global *Doing Business 2020* ranking for registering property.

Kingdom is among the countries that have adopted a system of third-party professions to expand regulatory coverage and expertise.

Start-up costs in Italy are the highest in the European Union. About 75% of business start-up costs are tied to the mandatory step of hiring a notary. Portugal successfully made third-party involvement optional for companies using standard incorporation documents provided by the registry. Globally, almost half the economies benchmarked by *Doing Business*—including Denmark, France, Greece, Portugal, Romania and Slovakia—have no requirement for using legal or notary services in company registration, and more and more countries are making the use of these services optional.

Italy is already performing relatively well in terms of registering property and getting electricity. Making all relevant information for property transactions available online would be a step forward in the area of property transfer. The Revenue Agency (*Agenzia delle Entrate*) currently publishes the fee schedules for cadaster and land registration services on its website, but not a list of required documents. Within the European Union, Lithuania offers a good example: the land registry authorities publish detailed instructions and requirements regarding property transactions on their website. And in the area of getting electricity, enabling electronic application filing and tracking of electricity connections is one of the most effective good practices countries around the world have adopted. France and the United Kingdom offer good examples that Italy could look to.

TABLE 4.3 Potential opportunities for regulatory improvements in Italian cities

Regulatory area	Reform recommendations	Relevant ministries and agencies*	
		National level	Local/regional level
Starting a business	Make third-party involvement optional and provide public access to the business registration system	• Italian Union of Chambers of Commerce (Unioncamere) • Revenue Agency (*Agenzia delle entrate*) • National Agency for Active Labor Policies (ANPAL) • Social Security Administration (INPS) • Accident Insurance Office (INAIL)	• Chambers of Commerce • Registers of Enterprises • Territorial labor offices (*Centri per l'impiego*) • Municipal one-stop shops for business activities (SUAP)
	Simplify notifications of the start of workers' employment		
	Simplify corporate bookkeeping		
Dealing with construction permits	Eliminate paper-based building permit applications and adopt fully electronic systems	• Ministry of Infrastructures and Transport • Agency for Digital Italy	• Municipalities • Municipal one-stop shops for construction permits (SUE) • Municipal and regional seismic offices • Fire departments
	Enhance online platforms to ensure all relevant agencies are connected		
	Continue to implement legislative reforms aimed at shifting responsibility to private professionals		
	Consider reducing the fees		
Getting electricity	Streamline the process for obtaining excavation permits	• Ministry of Economic Development • Italian Regulatory Authority for Energy, Networks and Environment (ARERA)	• Electricity distribution utilities (a2a - Unareti, Areti, e-distribuzione and Ireti) • Municipalities
	Introduce a geographic information system for the electricity distribution network		
	Provide option to pay connection fees in installments and review the cost of obtaining a new connection		
	Improve the reliability of the electricity supply		
	Introduce an online cost calculator		
Registering property	Increase transparency by making all relevant information for property transactions available online, including lists of documents needed to complete property transactions	• Revenue Agency (*Agenzia delle entrate*) • Ministry of Justice • Ministry of Economy and Finance	• Local district courts
	Publish statistics on property transactions for all cities and statistics on land disputes for each applicable local court		
	Consider updating the legal framework to introduce tighter deadlines to submit the transcription note		
	Introduce standard contracts for property transfers and consider making the use of notaries optional		
	Introduce a specific compensation mechanism for certified erroneous transactions		
	Reduce the time to obtain decisions on land disputes from the courts		
Enforcing contracts	Limit the number, duration and reasons for granting adjournments	• Ministry of Justice • High Council of the Judiciary	• Local district courts
	Introduce a specialized commercial court or sections		
	Actively manage the pretrial phase and assess cases' appropriateness for alternative dispute resolution		
	Use data to realign resources and workloads		

*The list includes the main ministries and agencies relevant to each regulatory area, but other might also be implicated.

Note: All reform recommendations are detailed at the end of the respective indicator section.

1. Starting a Business

Starting a business in Italy takes less time but is more expensive than the EU average

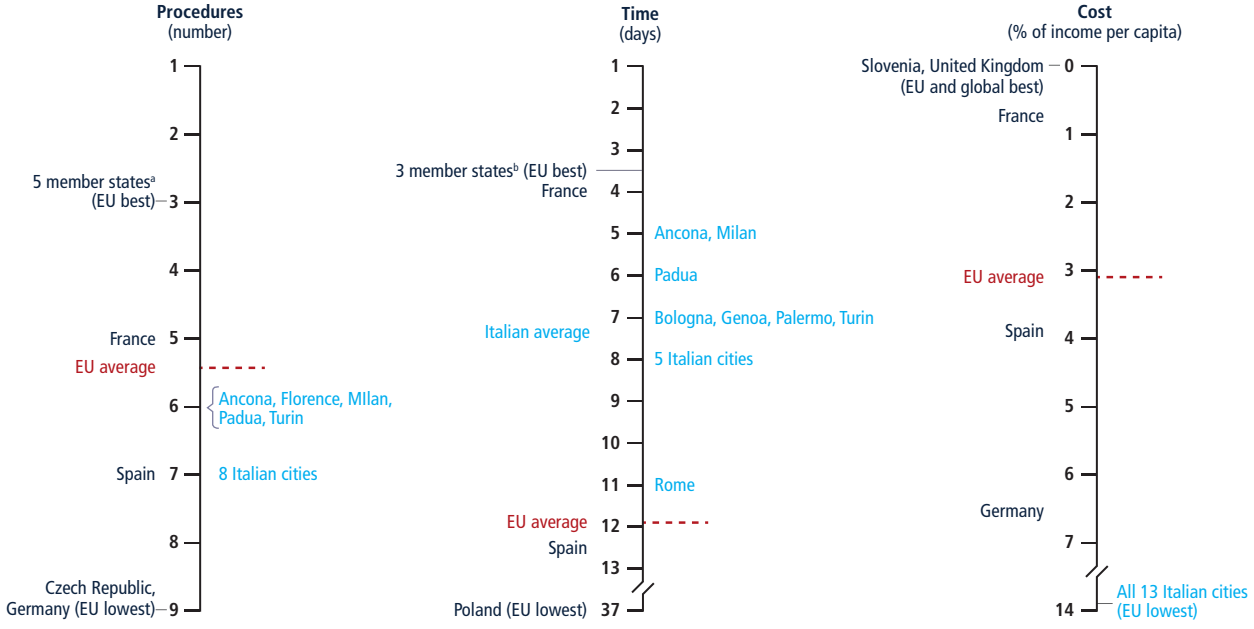
Entrepreneurs can start a business in Italy relatively quickly, but the process is expensive (figure 4.4). Starting up takes about a week on average across the 13 Italian cities—5 days faster than the EU average—and costs 13.8% of income per capita, the highest in the European Union. Italian entrepreneurs pay twice as much as their counterparts in Germany and more than three times more than their Spanish peers to start a business. About 75% of this cost represents notary fees for drafting the company deed and preparing other founding documents.

Starting a new company requires six to seven steps, depending on the city

An inventory of the start-up formalities and procedural steps company founders face shows Italy performs almost on par with other EU member states, generally. Six or seven procedures are required in the 13 Italian cities benchmarked, compared to 5.3 procedures on average in the European Union. The procedures include executing the company deed before a notary, purchasing and authenticating corporate and accounting books, paying the government tax to authenticate the books, activating the company certified email, registering the business with the company registrar and the tax agency—as well as with social security and accident insurance—and notifying the competent labor office regarding the start of an employment relationships. In 8 of the 13 cities benchmarked, accreditation to access the labor portal is also needed prior to submitting employment notifications (figure 4.5).

Since 2010, all registration applications for limited liability companies must be filled electronically with the Register of Enterprises, managed by the Chambers of Commerce. Thanks to information sharing among agencies, the process of registering with the Revenue Agency and the social security administration, and of obtaining accident insurance, can also

FIGURE 4.4 Starting a business in Italy is more expensive than anywhere else in the European Union



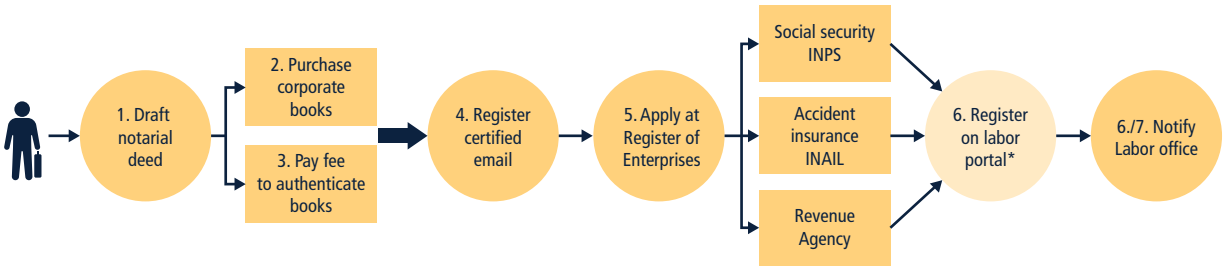
Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. Other member states are represented by their capital city as measured by global *Doing Business*.

[a] Estonia, Finland, Greece, Ireland, and Slovenia.

[b] Denmark, Estonia, and the Netherlands.

FIGURE 4.5 How does the business registration process work in Italy?



Source: Doing Business database.
*Procedure applies only in Bari, Bologna, Cagliari, Genoa, Napoli, Palermo, Reggio Calabria and Rome..

be completed through a single notice (ComUnica) sent to the Register.

In most cities benchmarked—excepting Bologna, Genoa and Padua—ComUnica also can be used to notify the municipal one-stop shop for business activities (SUAP) about the commencement of operations. However, in practice, entrepreneurs are submitting such notifications either via municipal portals—which are customized to meet each city's specific information requirements—or via the national portal managed by the Chambers of Commerce,[8] as is the case in Genoa, Milan, Reggio Calabria and Turin. In Bologna, the municipality can be notified only by certified email.

Business start-up takes the least time in Ancona and Milan and is slowest in Rome

Among the Italian cities benchmarked, starting a business is easiest in Ancona and Milan, where an entrepreneur can complete the necessary procedures in just five days. In Rome, completing the same process requires one additional procedure and six more days (table 4.4). The variations in performance stem from differences in the time it takes to complete the registration process at the local Chamber of Commerce and to notify the local labor office regarding the beginning of employment (figure 4.6).

In Ancona and Milan, the Chambers of Commerce process applications in a day. In Bari, Cagliari, Florence and Reggio Calabria, it takes four days. All Chambers prioritize business start-up applications over other corporate matters. Applications are only subject to formal checks at the Chamber. Pursuant to article 2330 of the Italian Civil Code, notaries are responsible for the legality and correctness of an application. The Chambers are required to register the company and then appeal to the Register Judge to rectify potential substantial errors. However, in practice, in most cities surveyed—except in Ancona, Bari, Padua and Palermo—the Chambers perform substantive checks on the application to verify there are no irregularities or incorrect clauses in the company bylaws or deed. If errors are found, the Chamber gets in touch with the notary to fix the problems, thus avoiding lengthy judicial investigations after registration.

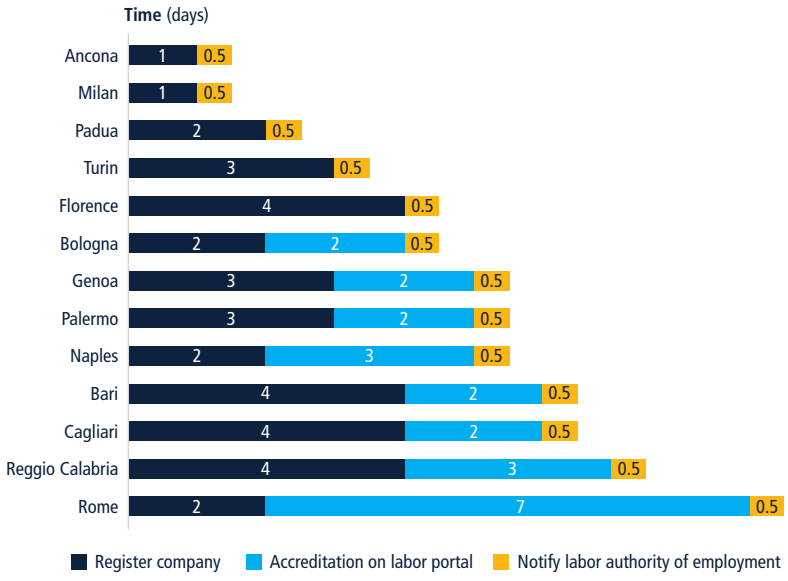
Once the company has been registered with the Revenue Agency and in the Register of Enterprises, the Chamber forwards the application, via ComUnica, to the Social Security Administration (INPS) and to the Accident Insurance Office (INAIL). These entities have seven days to complete the registration of the company and issue the social security

TABLE 4.4 In Ancona, Milan and Padua, starting a business takes less than a week

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
Ancona	1	89.79	6	5	13.8
Milan	1	89.79	6	5	13.8
Padua	3	89.54	6	6	13.8
Turin	4	89.28	6	7	13.8
Florence	5	89.03	6	8	13.8
Bologna	6	87.81	7	7	13.8
Genoa	6	87.81	7	7	13.8
Palermo	6	87.81	7	7	13.8
Bari	9	87.56	7	8	13.8
Cagliari	9	87.56	7	8	13.8
Naples	9	87.56	7	8	13.8
Reggio Calabria	9	87.56	7	8	13.8
Rome	13	86.81	7	11	13.8

Source: Doing Business database.
Note: Rankings are based on the average score for the procedures, time, cost and paid-in minimum capital associated with starting a business. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

FIGURE 4.6 Variations among cities are driven by how long it takes to register a company and submit notifications of employment



Source: Doing Business database.

and labor insurance numbers. Companies can hire employees using temporary identification numbers while registrations are in process.

Although all Chambers are mandated to evaluate their performance and measure customer satisfaction, not all of them make the results of this research easily available to the public. Currently, 2018 performance reports are available online in 8 out of the 13 cities measured: Bologna, Florence, Genoa, Milan, Padua, Reggio Calabria, Rome and Turin. Moreover, the Chamber websites in Ancona, Bari, Bologna, Florence and Padua also include customer satisfaction reports (table 4.5).

Another source of variation among cities in the time it takes to start a business is how long it takes to activate the company account on the online portal used to send information to the local labor office (*Centro per l'Impiego*). In most cities, the company's legal representative must be registered on the regional portal before notifying the local labor office about workers' employment. Registering with the portal usually involves sending an online request, downloading and completing an online form and submitting it by fax or in person to the competent labor office, along with a copy of the identification documents of the company representative. After the verification of the legal identity of the company representative, the company receives a confirmation e-mail that includes the login credentials to activate its online account on the labor portal. Depending on workload and the efficiency of the local labor office, the accreditation process takes one week, in Rome, and two or three days in the other seven cities where this requirement is needed (Bari, Bologna, Cagliari, Genoa, Napoli, Palermo and Reggio Calabria).

To avoid this lengthy accreditation process, many companies hire the services of labor consultants, who already have access to the portal. However, such subcontracting costs could be avoided, as shown in Ancona, Florence, Milan, Padua and Turin. In these five cities, the separate accreditation is not needed because company representatives can use digital signatures to certify their identity or—as

TABLE 4.5 Practices followed by the thirteen benchmarked cities' Chambers of Commerce

	Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin
Prioritize business start-up applications over other corporate matters	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Perform substantive checks on applications in order to avoid lengthy judicial investigations after registration			✓	✓	✓	✓	✓	✓			✓	✓	✓
Provide service to maintain corporate and accounting books in digital format	✓	✓			✓	✓	✓	✓	✓		✓		✓
Make recent performance monitoring reports easily available online			✓		✓	✓	✓		✓		✓	✓	✓
Publish the results of customer satisfaction surveys online	✓	✓	✓		✓				✓				

Source: Doing Business database.

is the case in Milan and Turin—the new company is automatically registered with the labor portal using the information submitted via ComUnica during the incorporation process.

Throughout Italy, starting a business is expensive (figure 4.7). Entrepreneurs setting up a limited liability company must use the services of a notary to prepare and submit the company documents online to the Register of Enterprises. Notary fees—representing three quarters of the total cost to start a business—are subject to negotiation and are assessed as a percentage of the start-up capital. They can vary from 0.86% to 6.9% of the company's start-up capital.

In addition, as per national regulation, entrepreneurs must pay EUR 310 for a government grant tax, EUR 200 for the registration tax, EUR 156 for a stamp duty, as well as the Chamber of Commerce's registration fee of EUR 90 and an annual membership fee of EUR 120.

The Chambers' fees are set at the national level by the Ministry of Economic Development. However, each Chamber was permitted to increase the annual membership fee by 20% annually for a three-year period (2017 through 2019) to fund initiatives to improve the business environment in their jurisdiction. Except for Padua—where the membership fee for new limited liability companies is EUR 100—all the cities surveyed applied the 20% increase to fund initiatives such as the implementation of digital services, cooperation programs between companies and local schools, and tourism promotion activities.

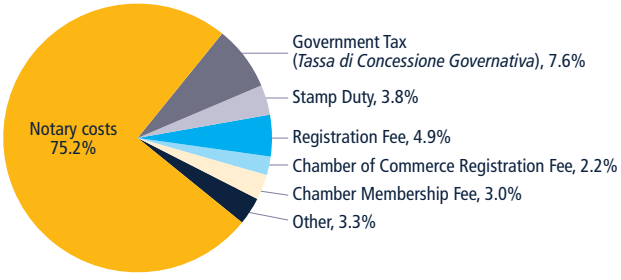
Additional costs, such as the cost of corporate books and certified email, average EUR 130 euros. Purchasing and authenticating two corporate books costs EUR 82 for a company in its first year of activities (EUR 16 for a stamp duty for each 100 pages, plus EUR 25 in registration fees per book), a cost that can rapidly increase over a company's lifetime, as additional books are needed. Over the last few years, the Chambers introduced digital books, a service available for a flat registration fee of EUR 50, regardless of the number of books needed. However, the majority of companies do not yet use online bookkeeping. Among the cities surveyed, the service is not yet available in Bologna, Cagliari, Palermo and Rome.

For companies with multiple shareholders and share capital of more than EUR 10,000, Italian law[9] also requires a 25% cash deposit, as paid-in capital, before incorporation.

To reduce start-up costs, entrepreneurs can opt to incorporate a so-called simplified limited liability company—a società a responsabilità limitata semplificata (SRLS)—instead. An SRLS can be incorporated with a symbolic share capital of EUR 1, and notaries are not allowed to charge for the constitution of an SRLS. However, there are restrictions: an SRLS can be incorporated only by physical persons using a standard template for a company deed, and the share capital cannot exceed EUR 10,000. Since their introduction in 2012, SRLS registrations have grown steadily.[10]

Additional incentives are offered to entrepreneurs with innovative ideas. In a bid to encourage research and development, the government introduced a new legal form[11] for the so-called "innovative company." Such companies can be constituted online using the portal of the Register of Enterprises[12] and without using notary services or paying fees to Chambers of Commerce. To qualify for this status, companies must meet certain requirements, such as developing or commercializing highly-technological products or services, investing at least 15% of their revenues in R&D, employing a certain percentage of staff with postgraduate degrees (i.e., master's or doctoral degrees) or holding a patent. As of April 2019, there were 10,203 innovative start-ups in Italy, with 1,142 new registrations recorded in the last year.[13]

FIGURE 4.7 Fees for professional services constitute almost 75% of start-up costs in Italy



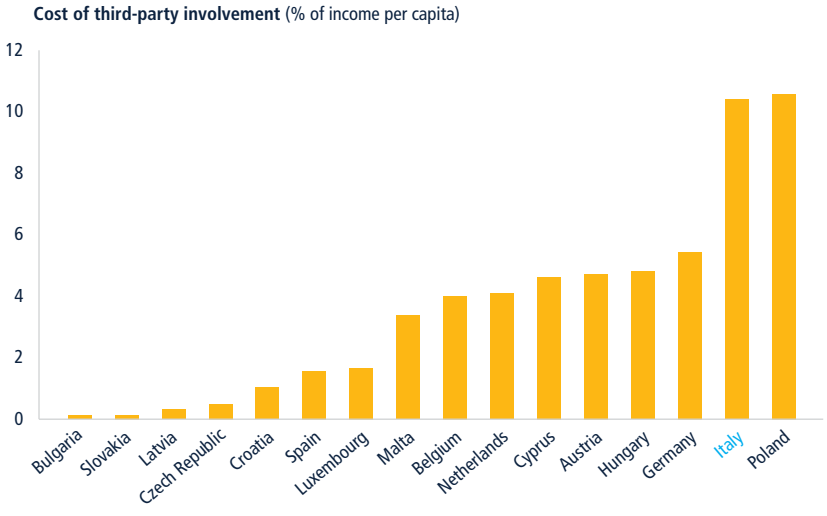
Source: Doing Business database.

WHAT CAN BE IMPROVED?

Make third-party involvement optional and provide public access to the business registration system

The biggest obstacle to starting a business in Italy is cost. Start-up expenses amount to almost 14% of income per capita, the highest in the European Union. About 75% of these costs (the equivalent of 10% of income per capita) are attributable to the fees notaries charge to represent the company, create the company deed and prepare other founding documents. Similar notary requirements exist in other countries, but notary fees there are a fraction of Italy's. For example, notary fees amount to 5% of income per capita in Germany and 2% in Spain. Only in Poland do notaries charge more (about

FIGURE 4.8 The fees paid to third-party agents for business registration are highest in Italy and Poland



Source: Doing Business database.
Note: The sample includes EU member states with third-party involvement in business incorporation.

11% of income per capita) to start a business (figure 4.8).

Italy has taken some steps to lower the cost of using third-party agents. Notary fees were de-regulated in 2012, and notaries cannot charge an honorarium to create a simplified limited liability company (SRLS). But while the current guidelines do set a fee range for notary services, the variance is large, ranging from 0.86% to 6.9% of the company's start-up capital, and the fee-schedule complex.[14] Setting a more transparent and simpler fee structure could also help.

The government could further reduce the cost of starting a business by ensuring the standardized articles of association are flexible enough to accommodate the majority of small businesses. It could also provide public access to the business registration system, thus allowing entrepreneurs to file deeds of incorporation themselves. Italy has effectively piloted such a system already by having the so-called "innovative companies" register through an online portal. Larger companies, with more complex structures, could continue to consult professionals.

The experience of other countries shows that requiring businesses to use legal services for registration is not necessary to ensure accuracy and compliance with the law, particularly for simpler businesses, such as partnerships and limited liability companies. Portugal successfully made third-party involvement optional for companies using standard incorporation documents provided by the registry (box 4.1).

Globally, almost half of the economies benchmarked by *Doing Business*—including Denmark, France, Greece, Portugal, Romania and Slovakia—have no requirement for using legal or notary services in company registration, and more and more are making the use of these services optional.

Simplify notifications of the start of workers' employment

In most cities benchmarked, an initial registration of the company legal representative is needed in order to be able to notify the regional labor office about workers' employment. In order to receive

BOX 4.1 Portugal's *Empresa na Hora*

Registering a business in Portugal used to require visiting several different public agencies, completing 11 procedures, preparing 20 forms and documents, waiting about two and a half months and paying the equivalent of 13.5% of income per capita.

This changed in 2006, when the government implemented the *Empresa na Hora* program as part of a larger initiative of administrative simplification and e-government (SIMPLEX). The program introduced pre-approved articles of association (thereby eliminating the legal obligation to provide public deeds or notary acts), substantially reduced the administrative fees, created lists of pre-approved company names and eliminated outdated formalities such as registering the company books.

Today, using a pre-approved company name and standard articles of association, an entrepreneur can set up a company at a single contact point in one or two hours. All the information is automatically shared among the public agencies involved (i.e., registry, social security and tax authorities).

Moreover, business registration has moved online, thanks to the introduction of a new identification document that enables citizens to identify themselves when using online public services, as well as to sign documents electronically. Lawyers, notaries and ordinary citizens can access the *Empresa Online* portal and complete the business registration process without leaving their offices or exchanging any paperwork.

login credentials to activate the company account on the labor portal, one has to complete several steps: send an online request, download and complete a form, submit it by fax or in person to the competent labor office—along with copies of the identification documents of the company representative—and wait several days to receive confirmation that the legal identity of the company representative was verified.

Only in Ancona, Florence, Milan, Padua and Turin, is this separate registration not needed. In these cities, the company representative can use a digital signature to certify identity or—as is the case in Milan and Turin—the labor office automatically obtains this information from the Social Security Administration or via ComUnica. Other cities could follow suit. Another option is to employ the use of digital identity on the national labor portal (ANPAL), rather than relying on a lengthy accreditation process, and to expedite the rollout of the national portal across the country.

In the longer term, Italy could follow the example of Denmark, where simply reporting a wage payment for the first time is assumed to mean that the business has become an employer. Several EU member states simply assume a job starts when wage-related taxes are paid for the first time for an employee, and assume a job ends when these are paid for the last time. To support this approach, these member states require employers to include information on an employee's job characteristics with the payment of wage-related taxes rather than reporting this information separately.

Another option for Italy would be to allow companies to submit information on employees' contracts at incorporation. In Spain, for example, a new company can register employees through the online platform CIRCE at the moment of incorporation.

Simplify corporate bookkeeping

According to the Italian Civil Code, a limited liability company is required to maintain corporate books, such as minutes of the meetings of its board of directors and of its board of statutory auditors (*Collegio Sindacale*), and accounting books, such as the inventory and journal books, which are subject to certification. The cost of purchasing and certifying such books can rapidly increase over the life of company. In other European member states, such as Ireland, entrepreneurs are allowed to use loose-leaf books, maintained by company accountants on their own responsibility, at no extra cost and with no need for authentication. Similarly, in Portugal, in 2007, the maintenance and legalization of books of commercial accounting stopped being mandatory.

In Italy, one solution is to allow businesses to maintain all corporate and accounting books in electronic format. With the exception of Bologna, Cagliari, Palermo and Rome, the Chambers of Commerce in the nine other Italian cities benchmarked already offer this service for a flat registration fee, regardless of the number of books. Companies that use this service are no longer required to authenticate their books before use. The authentication of the books' pages is replaced by the company-authorized representative's digital signature and the electronic time stamp recorded in the system.

Despite this reform, the majority of companies do not use online bookkeeping. Continuous outreach and educational campaigns with private-sector stakeholders—entrepreneurs, law firms, accountants and business consultants—is necessary to raise awareness and ensure the adoption of this service.

2. Dealing with Construction Permits

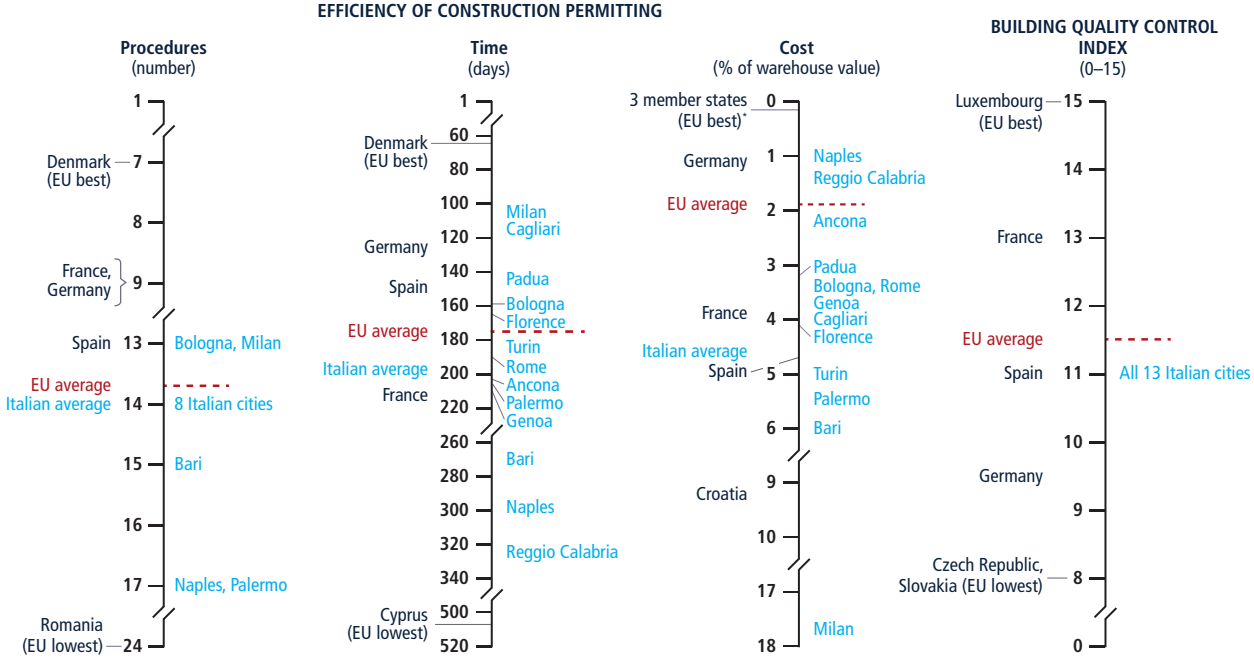
Construction permitting in Italy takes longer and is more expensive than the EU average

Construction permitting in Italy is regulated nationally by law DPR 380/2001,[15] but cities implement this legislation differently. On average, dealing with construction permits in Italy requires completing 14 procedures over 198 days, at a cost of 4.6% of the warehouse value. This is on par with the EU average number of procedures. However, the process takes longer and is much more expensive than the EU averages on these indicators, 176.5 days and 1.9% of the warehouse value, respectively. Among EU member states, only in Croatia and Spain is the cost higher than in Italy (figure 4.9). On the building quality control index, which assesses the quality of building regulations and their implementation, Italian cities score, on average, 11 out of 15 points, slightly below the EU average.

Before construction, Italian entrepreneurs must hire a private licensed company to conduct a geo-technical study of the land and a topographic survey of the land plot. The geotechnical study helps determine the bearing capacity of the land and, in turn, allows the engineer to draft the structural project plan. Entrepreneurs can then apply for a building permit through the municipal one-stop shop for construction permits (SUE)[16] by submitting, among other documents: proof of land ownership, the project-design drawings, a calculation of the urbanization cost based on the warehouse's parameters, and a declaration that the building will be completed in compliance with urban regulations. If all documentation has been correctly submitted, without the need for revisions, SUE has 90 days to issue the building permit. In practice, however, revisions are commonly requested, which increases the time it takes to obtain the permit. Entrepreneurs must also submit the structural project plan to the seismic office[17] or obtain a clearance from that office, depending on the seismic risk of the location.[18] Once the building permit is issued, SUE must be notified before construction work commences.

Upon completion of the warehouse's structural works, the worksite director prepares a structural work report. Two copies of the report must be submitted to the local seismic office, as well as to

FIGURE 4.9 Dealing with construction permits in Italy is slower and more expensive than in the EU



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Italy are based on the 13 cities benchmarked. Other EU member states are represented by their largest city as measured by global *Doing Business*.

*Czech Republic, Estonia and Slovakia.

an independent engineer or an architect (appointed by the entrepreneur). The independent engineer has 60 days to test the structures and submit the results to the relevant local authority.[19] And once construction has been completed, entrepreneurs must submit a certified notification[20] to the fire department, through which they declare the building to be in compliance with all fire safety regulations. In the case of the *Doing Business* case study warehouse, the fire department would then conduct an inspection.

Before being occupied, the warehouse must be registered with the Cadaster, which is housed within the Revenue Agency. The cadastral code received after registration must be submitted, together with other documents, when filing the certified report for occupancy of the building. The process for obtaining an occupancy certificate was simplified in 2016. Since 2016, entrepreneurs no longer have to wait 30 days for the municipality to review the documentation and issue an occupancy certificate. Instead, they file a certified report to the municipality declaring that the building has been built in compliance with national regulations and the approved project.[21] The building can be occupied immediately after the report's submission.

TABLE 4.6 Obtaining building permits in Milan costs almost three time as much as in Bari, the second most expensive city

City	Rank	Score (1–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Cagliari	1	72.95	14	115	4.0	11
Padua	2	71.86	14	144	3.2	11
Bologna	3	71.51	13	159	3.4	11
Florence	4	69.22	14	165	4.1	11
Ancona	5	68.87	14	203	2.2	11
Rome	6	68.33	14	189.5	3.4	11
Turin	7	66.65	14	185	5.0	11
Genoa	8	66.58	14	209	3.7	11
Palermo	9	61.52	17	206	5.5	11
Reggio Calabria	10	61.05	14	325.5	1.4	11
Naples	11	60.45	17	298.5	1.0	11
Bari	12	58.27	15	270	6.0	11
Milan	13	57.47	13	105	17.7	11

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with dealing with construction permits, as well as for the score on the building quality control index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

Dealing with construction permits in easiest in Cagliari, Padua and Bologna

It is easiest to deal with construction permits in Cagliari, where it takes 14 procedures and 115 days to complete the process, at a cost of 4% of the warehouse value. It is most difficult in Milan. While Milan requires the fewest number of procedures (together with Bologna) and has the fastest time, the cost is extremely high, at 17.7% of the warehouse value, which is nearly four times the Italian average (table 4.6).

Naples and Palermo have the most complex processes, while Bologna and Milan require the least procedures

Dealing with construction permits requires 13 procedures in Bologna and Milan, whereas it takes 17 procedures in Naples and Palermo. It takes 14 or 15 steps in all other cities. Bologna and Milan are the only cities where structural project plans are submitted to SUE, along with the building permit application.[22] All other cities require a separate submission to the seismic office.

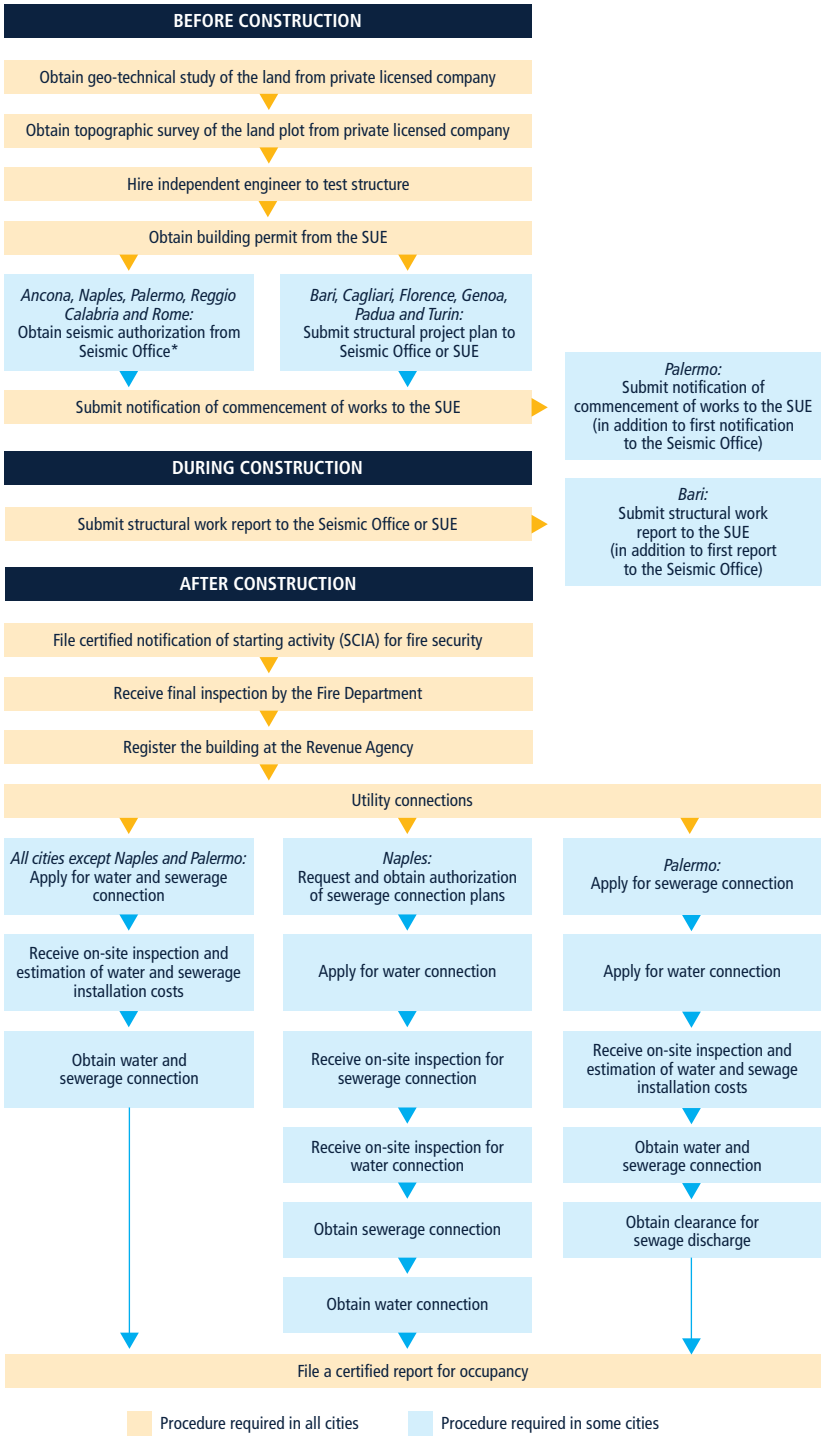
In Palermo, developers need to send the notification of commencement of works to both SUE and the regional seismic office, while in the rest of the cities only the municipality has to be notified. In Bari, developers submit the structural work report to SUE and to the seismic office, while in all other cities only the latter is required.

In most Italian cities, developers can obtain water and sewerage connections simultaneously through one single agency in three procedural steps. Naples and Palermo are exceptions. Naples is the only city that has one agency responsible for water connections and another one for sewerage connections.[23] As a consequence, six procedural steps are required to obtain both connections. In Palermo, despite one utility company being responsible for both water and sewerage connections,[24] applicants need to request the sewerage connection through SUE, which then forwards the request to the utility company. And once the utility company completes the sewerage connection, the municipality provides its clearance, a step not required in the rest of the cities (figure 4.10).

It takes the least time in Milan and Cagliari to complete construction permitting and the most in Naples and Reggio Calabria

The time to complete the permitting process varies substantially across the cities. It takes 105 days in Milan—mainly due to the speed with which the city issues building permits—and 115 days in Cagliari, but it takes three times longer in Reggio Calabria. Cagliari's faster time is primarily due to the introduction of the one-stop shop for business activities and construction permits (SUAPE) in March

FIGURE 4.10 Naples and Palermo have the most complex processes to deal with construction permits



Source: Doing Business database.

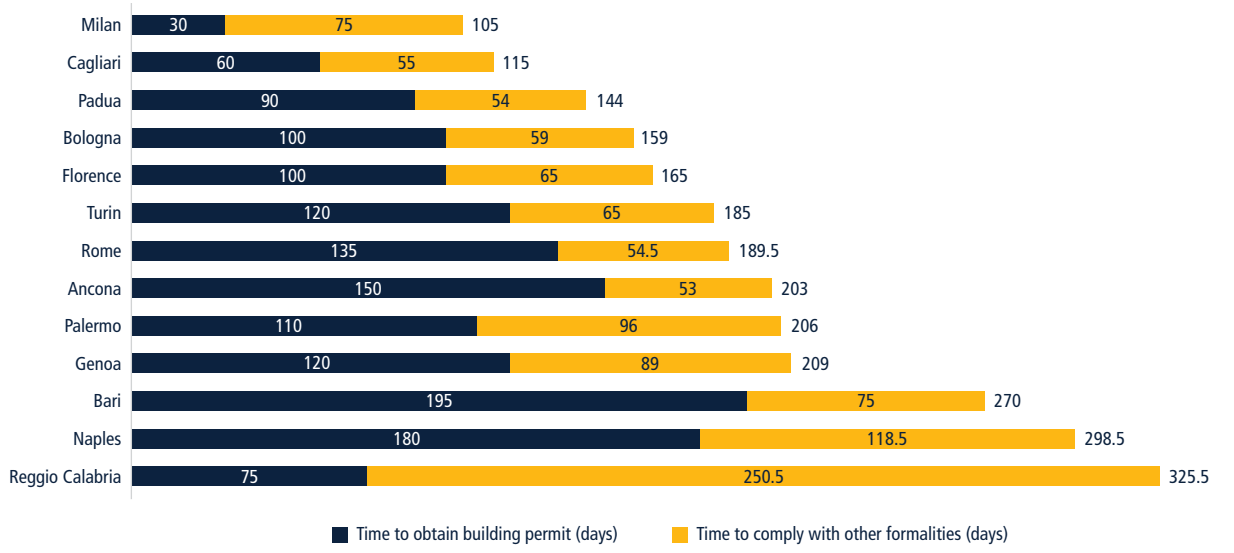
*Because Ancona, Naples, Palermo, Reggio Calabria and Rome are classified as having high seismic risk, a seismic authorization must be obtained. In cities where the seismic risk is lower, it is sufficient to submit the structural project plan before starting construction. In Bologna and Milan, the structural project plan is submitted with the building permit application and therefore is not a separate procedure. Classification of the four seismic areas was first introduced through Order of Prime Minister No. 3274 of March 20, 2003.

2017 that merged the one-stop shop for business activities and the one-stop shop for construction permits into one unique department.[25] The SUAPE is connected to an online platform[26] through which entrepreneurs can submit all building permit documentation, including the architectural plans and the structural project. Interaction with external agencies, such as the fire department, is also done online through the same platform.

The main reason for delays in Reggio Calabria is the seismic authorization process, which takes more than nine months (as compared to one month in Rome).[27] The regional seismic office suffers from numerous inefficiencies, including lack of personnel, outdated facilities and the lack of up-to-date technologies. To address the backlog these inefficiencies created, in March 2019, the regional council introduced a new regulation that allows distributing seismic authorization requests among municipalities based on the number of applications to be processed rather than territorial criteria.[28] Backlogs are, in fact, particularly large in southern Italy, where Reggio Calabria is located. Six cities (Bari, Cagliari, Florence, Genoa, Padua and Turin), located in low-risk seismic locations, do not issue a seismic authorization. There, the process requires a simple submission of the structural project plan to the seismic office or to SUE.

Another driver of the variation in the time to complete permitting is how long it takes to obtain a building permit from SUE. The average time across the country is lengthy, at 113 days, which is more than double the EU average of 56 days.[29] However, the time varies substantially across cities. It takes only one month in Milan (figure 4.11). Milan has effectively implemented recent national reforms that shift the responsibility of ensuring that required documentation complies with the legislation to private professionals, thus drastically reducing the workload of public officials. The other cities have not yet applied this reform effectively in practice.

FIGURE 4.11 It takes the least time to obtain a building permit in Milan and the most in Reggio Calabria



Source: Doing Business database.

On the other hand, issuing a building permit takes 75 days in Reggio Calabria and more than six months in Bari. The delays in Bari are mainly due to the municipality transitioning from a paper-based system to an online platform. Currently, public officials request both the paper-based application and an online application from entrepreneurs. In addition, SUE's performance in communicating with other relevant agencies, such as the fire department, has been weak. As a result, entrepreneurs often have to visit these agencies separately to get the clearances required for obtaining the building permit.

The efficiency of the local water and sewerage companies also plays a role in the cities' variance on how long it takes to complete permitting. Obtaining a water and sewerage connection ranges from 20 days in Reggio Calabria to 70 days in Palermo.

The cost to complete permitting varies starkly across the cities benchmarked, ranging from 1.0% of the warehouse value in Naples to 17.7% in Milan. This is largely driven by the building permit fees, which are set locally.

In addition to analyzing efficiency, *Doing Business* also looks at the underlying quality of construction regulations using a measure called the building quality control index. All Italian cities scored 11 out of a possible 15 on the index (table 4.7). All relevant laws and regulations are published online, as well as fee schedules and an explanation of the required preapprovals for obtaining a building permit.

Italy has strong quality control mechanisms, both during and after construction. In addition to having a supervising engineer oversee the construction process during the project, the Building Code requires entrepreneurs to appoint an independent engineer or an architect to test the structures once the structural works have been finalized. And within 15 days of the building's completion, the engineer must submit a statement attesting to the compliance of the building with the original project, as well as the other statements of the independent experts involved in testing the structure.

Italy also has strong liability and insurance regimes. The law holds all relevant parties (i.e., the architect or engineer who designed the plans; the professional in charge of the supervision of the construction; and the construction company and project owner) liable for 10 years for any defects in the construction.[30] These parties are required to hold insurance to cover the cost of damages/defects after the building has been occupied.

Where Italian cities failed to earn points on the index is related to quality control before construction and the professional certifications required by law. In fact, regulations do not stipulate that a qualified architect or engineer must review the plans, although in practice most municipalities do hire a qualified professional.

WHAT CAN BE IMPROVED?

Eliminate paper-based building permit applications and adopt fully electronic systems

Electronic permitting systems are becoming increasingly common in Europe, and the European Commission has defined electronic application for building permission as one of 20 primary e-government services.[31] In Italy, Law

TABLE 4.7 Italian cities have strong quality control mechanisms during and after construction

		All cities
Building quality control index (0–15)		11
Quality of building regulations (0–2)	Are building regulations easily accessible?	1
	Are the requirements for obtaining a building permit clearly specified?	1
Quality control before construction (0–1)	Is a licensed architect or licensed engineer part of the committee or team that reviews and approves building permit applications?	0
Quality control during construction (0–3)	Are inspections mandated by law during the construction process?	1
	Are inspections during construction implemented in practice?	1
Quality control after construction (0–3)	Is a final inspection mandated by law?	2
	Is a final inspection implemented in practice?	1
Liability and insurance regimes (0–2)	Is any party involved in the construction process held legally liable for latent defects once the building is in use?	1
	Is any party involved in the construction process legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use?	1
Professional certifications (0–4)	Are there qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with the building regulations?	0
	Are there qualification requirements for the professional who conducts the technical inspections during construction?	2

Maximum points obtained.

Source: Doing Business database.

Note: For details on the scoring of each question, please refer to the chapter "Data Notes".

No. 124/2015 mandates all procedures related to obtaining the building permit must be done online. However, not all municipalities have updated their internal system. Florence, Milan and Naples still process building permit applications via hard copy. And while the rest of the cities have shifted to online platforms, they are still allowing paper-based applications. In fact, the electronic platforms used in Bari, Genoa, Palermo and Reggio Calabria are still not fully functional, which means applicants often submit both an electronic and a hard-copy application. Bologna, Cagliari, Padua and Turin, however, have online platforms sophisticated enough that entrepreneurs prefer online submission, and they are not required to follow up with a hard-copy application. In fact, the average time to issue a building permit in the latter four cities, which process predominantly online applications, is 93 days, compared to 125 days in the four cities that accept both electronic and hard-copy applications.

The complete computerization of the building permit process would provide several benefits, including quicker receipt of documentation, quicker transfer time of the files from office to office, as well as easier tracking of the documentation. Moreover, many delays in issuing the building permit are caused by an incomplete submission of documentation, which then requires public officials to spend time requesting the missing documentation, as opposed to reviewing the files. Online submission, such as is currently in use in Cagliari, Padua and Turin, would allow an automated system to reject any application without complete documentation.

Cities that have not moved their processes entirely online could look to Bologna for a way forward. Since 2014, building permit applications there could be submitted through an online platform, but paper submissions were still accepted. That same year, the local professional associations of architects and of engineers met with the municipality, and they all agreed that all applications should be submitted online. The municipality and the associations cooperated on the messaging about the effort, organizing several workshops and trainings. As a result, no applications have been submitted via hard copy, and the time to issue a building permit has dropped by 20 days since 2013.[32]

Palermo, which introduced the online platform *Super@edi* in 2015 for handling building permit applications, provides another good example. Two years after its implementation, the platform was further enhanced with the introduction of a single standard form for all building-related practices. Even though the online platform has yet to integrate all the relevant authorities, such as the regional seismic office or the fire department, moving just some of the process online has allowed Palermo to issue building permits in nearly half the time (110 days) it took in 2013 (200 days).[33]

In the long run, Italian municipalities and professional associations should look into the advantages offered by Building Information Modelling (BIM) software, which makes it possible to incorporate building regulation parameters into project design. The software helps professionals plan projects that comply with national and local regulations, and it makes conducting post-design checks easier and faster for public authorities. Introducing BIM technology requires financial investments and training for both private professionals and public sector officials, of course. A strong collaboration between professional associations and municipalities, therefore, would be essential in the preparation and implementation phases.

Enhance online platforms to ensure all relevant agencies are connected

In addition to eliminating paper-based applications, online platforms should be expanded to incorporate other agencies that are involved in the building permit approval process, particularly the agencies responsible for issuing the seismic authorization. In Naples, Palermo and Reggio Calabria, delays in issuing the building permit stem from the lack of coordination between the municipality and the relevant office responsible for the seismic clearance. By linking the seismic or technical offices to the online platform, the time and procedural steps to issue the building permit could be significantly reduced.

When agencies are not linked, entrepreneurs end up having to submit the same plans multiple times to each of them. In fact, the processes to review the architectural plans and to review the structural plans are not mutually exclusive: changes to the architectural plans often entail changes to the structural plans, and vice-versa. Allowing the submission of both plans simultaneously, and receiving requests for plan revisions by different offices in synchronicity, would allow applicants to save time.

Bologna provides yet another good example regarding online innovations, as do Cagliari and Padua. In Bologna, a seismic authorization is not required, but entrepreneurs must still submit the structural project plans to the seismic office. However, since 2012, the seismic office has been integrated into the municipality of Bologna, and the two are linked via the same online platform. This has greatly improved the two authorities' ability to coordinate and has reduced delays significantly.

The list of approvals needed to start construction is not limited to architectural and structural authorizations. Depending on the location, the intended use of the building, and the complexity of the project, approvals from several national, regional and municipal authorities might be needed. Good examples of online platforms that allow inter-agency communication already exist: in Padua, *Padovanet*[34] allows the submission of all documentation at once. All relevant departments, both within and outside the municipality, are connected to the same platform. As a result of this initiative, the time to issue a building permit decreased in Padua from 135 days, in 2013, to 90 days currently.[35] Since 2019, the online system is updated in collaboration with the Chamber of Commerce, which has provided specific training to officers using the platform. The new system will allow private professionals to track the status of their applications, including tracking which offices have already reviewed the file, identifying any missing documents and checking whether revisions need to be made. Such a system gives entrepreneurs more control over the process because they can address issues with applications as they arise, without waiting for the local authority to send them all the issues to revise at once. Other cities could follow suit in incorporating this tracking feature into their online platforms.

In Cagliari, the one-stop shop for business activities and construction permits (SUAPE) is connected to an online platform through which entrepreneurs can submit all building permit documentation. Interacting with external agencies, such as the fire department, is also done online via this platform. As a result of implementing this system, Cagliari now issues building permits in 60 days, on average, instead of six months, as in 2013. Today, it is the second fastest city benchmarked for issuing building permits, behind only Milan.[36]

Improving interagency communications with technology solutions is key to simplifying the construction permitting process across Italy. Rather than having each municipality or agency develop its own technology platform, a national digitalization plan is necessary, involving all stakeholders, from central to local authorities to professional associations and the Chambers of Commerce. A national solution would be simpler and less expensive to implement and maintain, due to the benefits of scale, than multiple municipal systems, and it would prevent municipalities and agencies each from reinventing the wheel and from developing incompatible systems. Italy can draw from the positive experiences of Bologna, Cagliari and Padua to develop and design such a platform. Also, *Impresa in un giorno*,[37] the online system used to incorporate new businesses, and managed by Unioncamere, the Italian Union of Chambers of Commerce, is a successful example of a nationwide, single platform that links the activities of different agencies.

Continue to implement legislative reforms aimed at shifting responsibility to private professionals

Several recent national reforms, aimed at simplifying public administration procedures, have impacted the construction permitting process. In 2016, the principle of self-certification by accredited professionals, instead of authorizations by a public authority, was introduced.[38] It has since been extended to many processes, from obtaining the building permit to getting the occupancy certificate.

As a result of this move toward self-certification, many municipalities have updated their local regulations. However, these new practices have not been fully or properly implemented in many cities, and the transition from the old to the new system can be time-consuming. This lack of full adoption is a common experience among countries that have shifted responsibilities to the private sector. While the shift can be a challenging process, the benefit of having a highly specialized workforce flexible to changes in demand might be substantial. Australia, Singapore and the United Kingdom are among the countries that have adopted a system of third-party contractors to expand regulatory coverage and expertise.[39] In general, research shows that

construction permitting is more efficient in economies that rely on some form of private sector participation in construction permitting or control processes.[40] But such a system needs to be accompanied by adequate safeguards, such as more robust qualification requirements for professionals who approve building plans.

Milan and Cagliari in Italy offer good examples that other cities could look to. Milan has been the trailblazer in adopting the self-certification system for building permits, through the so-called *Scia-alternativa*. This has not been without its challenges. Professionals have complained about the lack of certainty in the regulations, with many laws and amendments overlapping each other in different pieces of legislation, making it difficult to determine which should be followed. In turn, this confusion has made professionals reluctant to take responsibility for the accuracy of the documentation they submit, and so they tend to spend a lot of time with public servants double-checking the compliance of their documents and plans. Milan has been working to address these challenges: the city is undertaking an initiative, involving both private professionals' associations and public servants, to produce a series of online videoclips in which the director of the one-stop shop for construction permits explains what to do in different situations.

In Cagliari, a regional law in 2016 simplified building procedures by introducing the "single housing declaration" (DUA).[41] There are three standards: i) "zero days," for simple renovations, where the entrepreneur only submits the required documentation, without needing to wait for a clearance; ii) "20 days," for new constructions that do not require the municipality to consult with other agencies and which the entrepreneur can begin building 20 days from the date of application through the silence-is-consent rule; or iii) the "conference of services" procedure. Under the third category, if external actors are involved and/or the application requires discretionary judgments by the public administration, as is the case with the *Doing Business* warehouse in the case study, an entrepreneur must undergo a "conference of services" whereby the external actors involved review the building permit application and give their opinion before the permit can be issued. The process can take up to 60 days.

Consider reducing the fees

The building permit fees across most Italian cities are high, accounting for more than three-quarters of the total cost to complete permitting in all cities except Naples and Reggio Calabria.[42] An Italian entrepreneur pays, on average, EUR 57,194 for the building permit. While building permit fees allow local authorities to provide public infrastructures and facilities that benefit developments within their area, excessive costs tend to reduce investment in commercial properties, adversely affecting job growth.[43]

Italy could consider reducing these fees or applying more targeted criteria when implementing them, backed by approved or planned capital expenditure programs directly linked to the potential use of the funds collected. This would help ensure the system is not punitive toward investors and that the contributions are set at the minimum required to ensure the functionality of the area's public infrastructure. Serbia, for example, driven by the need to accelerate construction investments, abolished similar fees in 2014 for some buildings.[44] And in New Zealand, development contribution fees are calculated as a "fair, equitable, and proportionate portion of the total cost of capital expenditure necessary to service growth over the long term." When setting the fees, the Auckland Council considers factors, such as the cost implications of infrastructure funding decisions on development and the challenges developers face in getting their products built, noting "if development costs are too high this may act as a barrier to development and slow down growth."[45]

Italian cities that have high fees could also look to the examples of Naples, Reggio Calabria and Ancona, where building permit fees are in line with the EU average.

3. Getting Electricity

Getting electricity in Italy requires fewer procedures but takes longer than the EU average

The process of obtaining a new electricity connection takes three steps in Turin, and one additional procedure in the rest of the Italian cities benchmarked. In most EU member states (16 out of 28) it takes five procedures or more. Although Italian cities have fewer procedures, completing them takes more than a month longer, on average, than in the European Union.[46] The average Italian cost, 116.3% of income per capita, is in line with the EU average of 111.6%. However, in only eight EU member states is obtaining electricity more expensive than in Italy (figure 4.12).

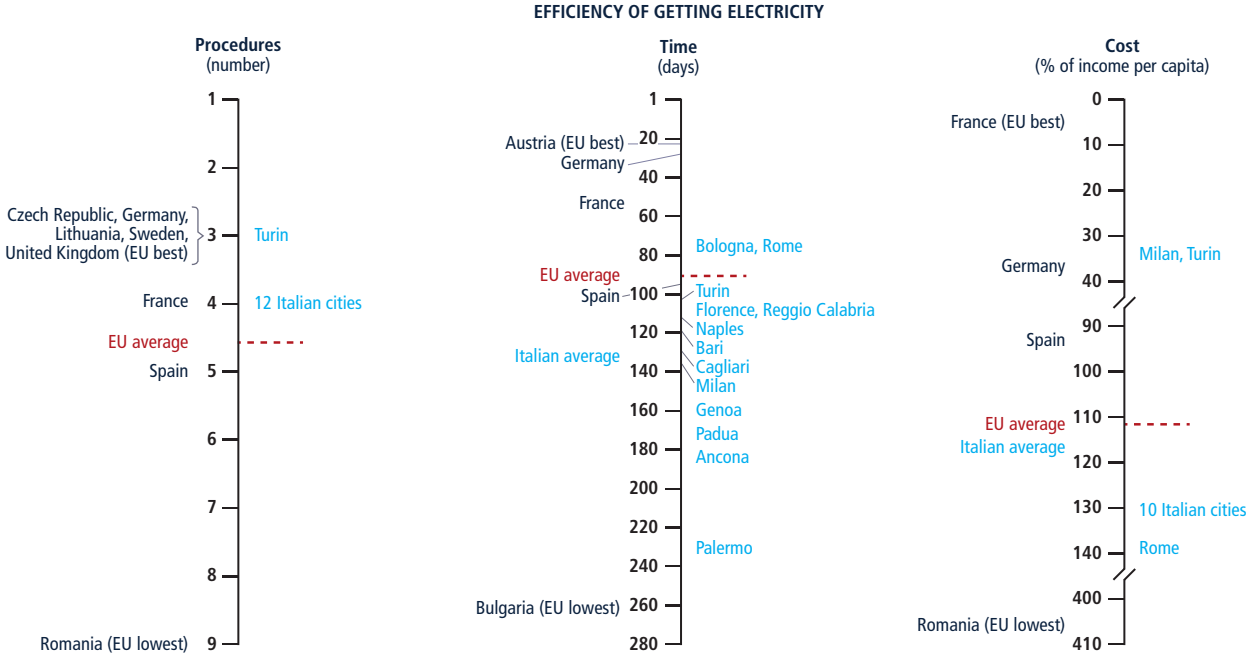
Five cities (Ancona, Bologna, Florence, Genoa, and Padua) in Italy obtain the maximum score on the *Doing Business* reliability of supply and transparency of tariffs index.[47] In the other eight, the supply of electricity is less reliable compared to best performing economies.[48] To put things in perspective, in the European Union, more than half of the member states (15 of the 28) earned the maximum score (figure 4.13).

Getting electricity requires three procedures in Turin, four in the other cities

Doing Business studies the hypothetical case of a local firm that needs a 140-kilovolt-ampere (kVA) electricity connection for a newly built warehouse located in a commercial area outside cities' historical centers. The procedural steps, the time to obtain an electrical connection, and the cost to get it depend on the availability of both low- and medium-voltage infrastructure, as well as the most likely connection type for warehouses in the area.

Distribution utilities are key players in the connection process. There are several utilities operating in Italy. Each utility serves a designated geographic area (figure 4.14). In Milan and Turin (where the utilities are a2a - Unareti and Ireti, respectively), the most likely connection for a warehouse with a 140-kVA subscribed capacity is to the low voltage infrastructure. In the 10 cities where e-distribuzione operates, as well as in Rome (where Areti operates), such connections are to the medium-voltage infrastructure.[49] Although these are the most common scenarios for each city, in some cases clients prefer, and ask for, a different type of connection. Low-voltage

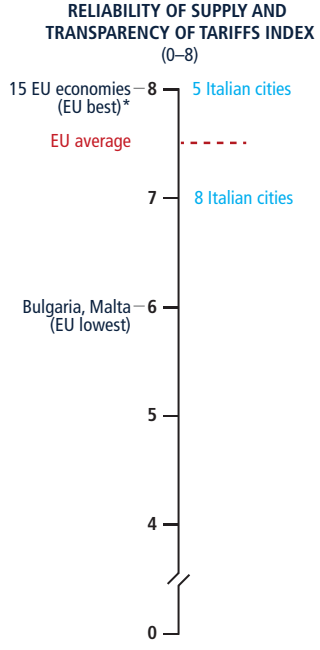
FIGURE 4.12 Getting electricity in most Italian cities takes longer than the EU average



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Italy are based on the 13 cities benchmarked in Italy. Other member states are represented by their capital city as measured by global *Doing Business*.

FIGURE 4.13 Reliable electric service in five Italian cities puts them in the same tier as the best-performing EU member states



Source: Doing Business database.
*Belgium, Cyprus, the Czech Republic, Estonia, Finland, France, Germany, Ireland, Lithuania, the Netherlands, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

connections are popular because they are simpler and less expensive for builders since they do not require installing a new transformer. On the other hand, with medium-voltage connections, customers benefit from the lower cost of electricity.

The process of getting electricity in Italy is regulated at the national level and monitored by a regulatory agency, the Italian Regulatory Authority for Energy, Networks, and Environment (ARERA). In most cases, to get a new electricity connection, customers interact primarily with a supplier they choose on the market. The selected supplier interacts with the utility on behalf of the client throughout the entire process of obtaining the connection. Therefore, the customer submits a connection request to a supplier, rather than—as in most EU member states—to the utility.[50] This allows Italian customers to skip a typical step: instead of applying to the utility, and then signing a contract with a supplier, they only need to do the latter. Milan is an exception because the majority of requests for new connections there are submitted directly to the utility, with the supply contract signed at the end of the process (figure 4.15).

Upon receiving a request for a new connection, a utility's technician inspects the site and meets with the customer to explore the options for connecting to the grid. Based on the results of the inspection, the utility sends the technical conditions for the connection and the related fees to the customer. Upon receiving the payment receipt from the customer, the distribution utility obtains all the necessary permits (e.g., the excavation permit from the local municipality) and then performs the connection works through an external contractor. In all cities where the warehouse is connected to the medium-voltage grid, clients are responsible for setting up their own secondary substation. Once the connection works are completed and the meter is installed, the connection is electrified without any further action required of the customer.

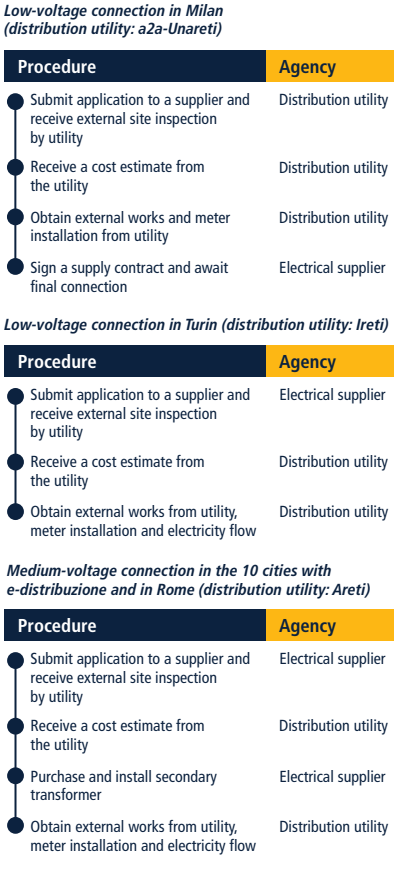
Obtaining a new electricity connection is easiest in Bologna, hardest in Palermo

Overall, among the 13 cities benchmarked, getting electricity is easiest in Bologna and hardest in Palermo. Getting electricity takes the least time in Bologna

FIGURE 4.14 Electricity distribution utilities operate in designated geographic zones

Source: Doing Business database.

FIGURE 4.15 Getting electricity requires the fewest number of procedures in Turin



Source: Doing Business database.

and Rome. Turin ranks second in terms of how quickly customers can get a connection, and it also requires the fewest procedures. Along with Milan, Turin is also the least expensive city in which to obtain a connection, whereas Rome is the most expensive (table 4.8).

Variance across cities in how long it takes to get a connection is driven by how long it takes to obtain an authorization to excavate

Obtaining a connection requires less than three months in Bologna and Rome (75 days), but takes more than twice as long in Genoa (160), Padua (172) and Ancona (184), and three times as long in Palermo (231 days). These differences are driven by how long it takes to obtain authorizations to excavate from local authorities. In all the cities benchmarked, an excavation permit from the municipality is needed. In some cities, the municipal excavation permit is not the only required authorization. In fact, the regulations governing electrical systems and power lines up to 150 kilovolt-amperes (kVA) are established at the local level, and therefore requirements differ by region.[51] For example, in Milan, distributors need to obtain clearances from all other utilities with underground infrastructures. In Cagliari and Padua, provincial authorities need to provide an authorization in addition to the one from the municipality. And in Palermo, the utility needs to obtain permits from 15 authorities. Overall, obtaining excavation permits in cities where only a municipal authorization is needed requires between one month (as in Bologna and Rome) to 4 months (as in Ancona). In cities where authorizations from multiple authorities are required, it can take up to six months, as in Palermo (figure 4.16).

Some differences across cities stem also from the time it takes for utilities to complete an electrical connection. The maximum time to complete connections is strictly regulated at the national level.[52] Utilities have to report every year to the national regulator ARERA the timeframe within which they provided connections. While utilities, on average, comply with the time limits set by ARERA, in some cities the process is faster than in others. Obtaining a cost estimate from the utility requires only 10 days in Milan, three weeks in Genoa and Turin, and between four and five weeks in the rest of the cities. Getting the cost estimate takes longest in Cagliari (35 days). Completing the material connection works—which occurs after obtaining the excavation permits—takes only five days in Milan, but more than a month in Ancona, Cagliari, and Genoa.

Connection fees are strictly regulated at the national level based on two criteria: how distant the connection point is from the existing grid and the subscribed

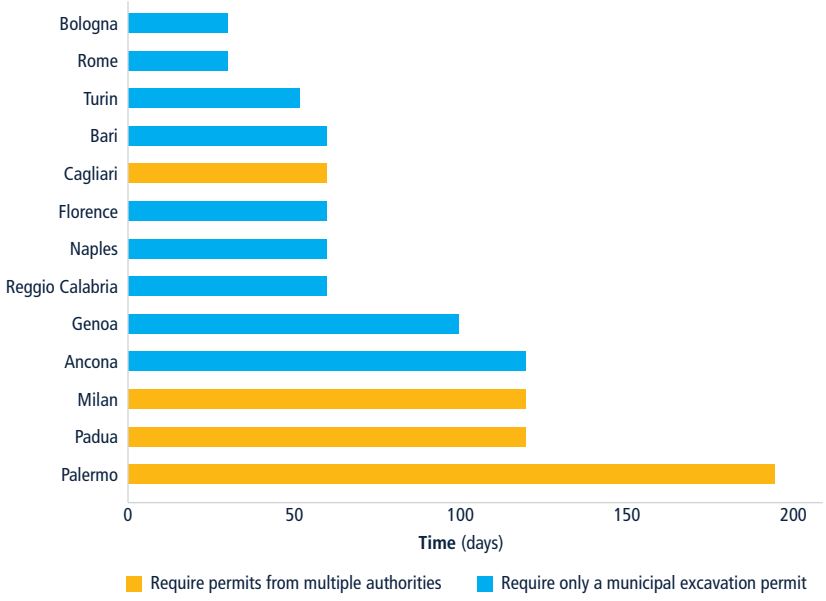
TABLE 4.8 Getting electricity takes the least time in Bologna and Rome and is least expensive in Milan and Turin

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Bologna	1	89.24	4	75	130.4	8
Turin	2	87.53	3	103	34.1	7
Rome	3	86.08	4	75	138.9	7
Florence	4	85.65	4	108	130.4	8
Reggio Calabria	5	82.52	4	108	130.4	7
Naples	6	82.09	4	112	130.4	7
Bari	7	81.33	4	119	130.4	7
Cagliari	8	80.24	4	129	130.4	7
Genoa	9	80.00	4	160	130.4	8
Milan	10	79.78	4	136	34.1	7
Padua	11	78.69	4	172	130.4	8
Ancona	12	77.39	4	184	130.4	8
Palermo	13	69.15	4	231	130.4	7

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with getting electricity as well as for the reliability of supply and transparency of tariffs index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*."

FIGURE 4.16 Obtaining excavation permits takes one month in Bologna and Rome but six months in Palermo



Source: Doing Business database.

capacity. For the same distance and subscribed capacity, low-voltage connection fees are slightly more expensive than medium-voltage connection fees (for the *Doing Business* case study, EUR 10,011 and EUR 8,292, respectively). The utility operating in Rome is the only one that charges a fee of EUR 2,500 for preparing the quote, which is done for free in the other cities. This makes Rome the most expensive of the 13 cities in which to obtain new electricity connections. Where a connection to the medium-voltage network is required, customers must also purchase and install a secondary transformer station, according to the technical specification provided by the utility. The cost of the secondary transformer station is EUR 30,000 on average.

The electricity supply is most reliable in Bologna and Florence and least reliable in Palermo and Reggio Calabria

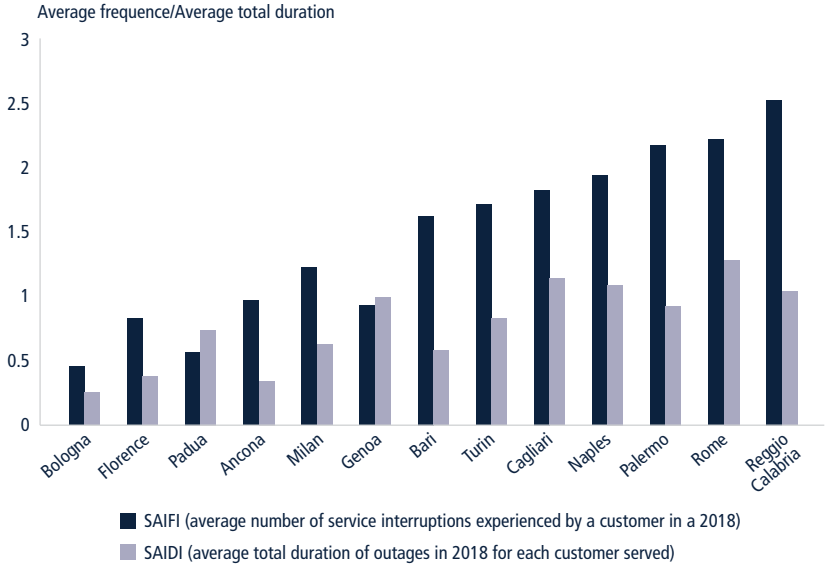
Although automated systems monitor power outages and restore service in all Italian cities, and the energy regulator monitors the utility's performance, there are differences among the cities in the frequency and duration of outages they experience. In 2018, Bologna had the most reliable network: customers experienced on average 0.5 service interruptions, lasting a total of less than half an hour. In Palermo, Reggio Calabria and Rome, by contrast, customers experienced, on average, more than two outages. And in Cagliari, Naples, Reggio Calabria and Rome, the total duration of outages in 2018 exceeded one hour (figure 4.17).

WHAT CAN BE IMPROVED?

Streamline the process for obtaining excavation permits

The main bottleneck in the process of getting electricity in Italy is how long it takes utilities to obtain the clearances needed before connection works can start. In all cities, an excavation permit from the municipality is required. Although the excavation permit is obtained by the distribution utility, it affects how long clients have to wait to get the external connection. The total time to complete the external works and meter installation could be reduced if the municipalities had a defined deadline by which they had to issue the excavation permits and all the other authorizations needed to start the connection works. It is also important to monitor the compliance of the relevant

FIGURE 4.17 In 2018, outages in Bologna were five times less frequent than in Reggio Calabria and five time shorter in duration than in Rome



Source: Doing Business database.

agency. The introduction of silence-is-consent rules—such that when the approving authority fails to respond within the given time frame, the approval is automatically granted—would drastically reduce the time to obtain the authorizations. For other types of administrative authorizations, such as building permits, Italy has already introduced silence-is-consent rules. This principle easily could be extended to the process of getting electricity.

Relevant authorizations could also be consolidated into one single permit. This would eliminate the need for utilities to approach multiple offices regarding the same project. It would also avoid the risk of different officials issuing contradictory decisions. Lithuania offers a good example of how the process can be streamlined. There, applicants (in the Italian case, these would be utilities) submit only one consolidated form to the municipality, which then collects the clearances from different authorities on their behalf.

Introduce a geographic information system for the electricity distribution network

Inspections by the utility, for which the customer must be present, are one area where the process in Italy can be simplified. Currently, once a new connection request is lodged, utilities in Italy need to send a technician to the site to meet with the customer. The inspection confirms the location of the property, checks the building's surroundings, and determines precisely where cables and the meter should be installed. A cost estimate can be issued only once this is done. These inspections are required currently even for simple low-voltage connections, where there is no need to install a new transformer.

Inspections represent a cost for both utilities and customers. In many economies around the world, utilities use a geographic information system (GIS) to map their distribution networks and connection points throughout a region or country. Thanks to GIS, utilities have better control over the new electricity connections and require less inspections. In Istanbul, for example, the utility Boğaziçi Elektrik Dağıtım A.Ş. no longer conducts external inspections for new electricity connections. Instead, they use GIS to check whether an additional transformer is needed to provide electricity to a new customer.

The requirement that inspectors go to each site could be one of the reasons for backlogs in the Italian cities with less staff. Using GIS would help remove such backlogs. To make the change gradual and safe, Italy could follow the example of Portugal, where the use of GIS to replace site visits was conducted as a pilot project first, in the city of Coimbra, before it was used widely.

Provide the option to pay connection fees in installments and review the cost of obtaining a new connection

Currently in Italy, the connection works start after the client has paid the connection fees in full. New electricity connections in Italy can be costly, especially medium-voltage connections, for which customers must cover upfront the cost for the substation. While Italy should seek ways to reduce such costs over the long run, the utility can provide financing options in the near term. One option worth considering is allowing customers to pay in installments. A fraction of the bill would need to be paid immediately, but the balance could then be repaid with the first few electricity bills, after the connection is finalized.

Italy could look to the example of Croatia, where, once the entrepreneur pays at least 50% of the connection fee, the external works can start. The remaining 50% can be paid later, before the connection is electrified. In the Republic of Korea, the distribution utility KEPCO charges a standard construction cost of about USD 10,000 for a 150-meter service line with a 140-kilovolt-ampere (kVA) load for underground power intake, a cost similar to what is charged in Italy. However, KEPCO charges only 30% of the cost up-front, while the remaining 70% is paid in installments over a period of up to two years.

If a connection to the medium-voltage network is required, more complicated connection works may be necessary. The resulting capital investments in such cases are covered by the new customer, an obligation that substantially raises the total connection cost. The cost of a new transformer represents a financial obstacle for most small and medium-size enterprises. The distribution utility could contribute to the initial capital investment, as is done in Thailand. This initial investment could be recovered through transparent consumption tariffs charged to all customers that connect to the new transformer.

Finally, Italy could take inspiration from other EU member states, such as Slovakia, and differentiate the connection fees based on the regional gross domestic product rather than charging the same fees across the country. This would help customers in regions where the income per capita is lower.

Improve the reliability of the electricity supply

Minimizing the frequency and duration of power outages is critical for the good of the economy and society in general. Financial sanctions are useful in creating incentives for distribution utilities to maintain a high reliability of supply throughout the year and across their entire zone of operations. Italy could reinforce its system of sanctions for utilities that exceed the caps and benefits for utilities that perform well. But financial sanctions alone are not enough. A distribution utility is only the last link in the supply chain for electricity; many actors play key parts in generation, transmission and distribution. Moreover, multiple interdependent factors directly affect reliability. Evidence suggests that investment levels

in electricity generation, tariff levels and bill collection rates, the operational efficiency of the utilities, and the overarching regulatory framework are all key factors in determining the reliability of supply.[53]

Introduce an online cost calculator

Currently, prospective applicants in Italy cannot determine connection costs ahead of time. The only way to know such costs is to lodge an application and wait for the utility to carry out a visit to the project site and provide a quote. Customers would therefore greatly benefit from having more predictability with regard to connection costs. This would also save customers from reaching out informally to suppliers and utilities ahead of submitting an application to get an idea about how much a connection might cost.

In Malaysia, a best practice economy in this area of business regulation, the distribution utility TNB has a detailed document on its website that describes different connection schemes and provides the formulas used to calculate the connection costs. To complement such an initiative, sample estimates could also be provided so customers can see the historical cost of connections along with connection details (e.g., load, distance to network, etc.). Another way to increase cost transparency is to publish an online calculator for customers. A Portuguese utility, EDP Distribuição, provides users with such a tool online.[54]

Ideally, customers would input some basic connection specifics, and the online tool would generate a preliminary estimate. At first, that estimate might be merely a cost range, until Italian utilities refined the calculator. A disclaimer would be needed to alert users to expect to see differences between the calculator's estimate and the more exact estimate that would be issued following the site survey. Even a crude calculator, though, would help guide customers and discourage applicants with insufficient funds. And, over time, the cost calculator would likely become more precise as Italian utilities accumulated more and more data on past connections.

4. Registering Property

Transferring a property in Italy is easier than elsewhere in the European Union

Property tenure in Italy is regulated at the national level through the Civil Code. Both the cadastral and land registration are managed by the Italian Revenue Agency (*Agenzia delle Entrate*), which took over the previous Agency of Land (*Agenzia del Territorio*) in 2012.

The process for registering property across Italian cities is relatively efficient. Transferring a property from one private company to another takes, on average, four procedures over three weeks at a cost of EUR 64,240, which represents 4.4% of the property value. Versus the EU average, Italy uses one fewer procedure and takes less time and charges less to transfer property (figure 4.18). Italian cities perform well on the quality of land administration index, too, scoring, on average, more than 25 points (out of 30), two points higher than the EU average, and not far from the global best practices.

Typically, transfers of property occur when owners, who can prove their rights, and buyers, who mutually agree on the terms of transaction, sign a deed of sale and a notary public authenticates it.

The notary first reviews the documents submitted by the seller and conducts the necessary searches to ascertain the seller's rights to the property (figure 4.19). The notary also checks whether or not the property is free of encumbrances and ensures there are no outstanding taxes on it due to the Revenue Agency. These initial checks are performed on the web-based platform Sister, which provides access to both the cadastral and the land registry databases. Last, the notary verifies the company's status and its representative's mandate on the online platform of the Register of Enterprises, called *Registro delle imprese*.

The notary then drafts or reviews the contract; once the parties agree upon its terms, they sign it. The notary's authentication of the contract represents the moment when the ownership right of the buyer is constituted. On this occasion, the parties pay all necessary taxes, plus public and notary fees.

The next and final step of the process requires the notary to submit the transcription note to the Revenue Agency online. The note summarizes the information in the deed of sale. While it can only be submitted online, the full deed can be attached to the note electronically or given to the local branch of the Revenue Agency in paper form. Most notaries submit it electronically. Upon submission, notaries receive a confirmation of administrative compliance.

In the late 1980s, Italy embarked on a long-term digitalization process that, over time, has simplified and shortened the property registration process. The initiative included digitization of records, as well as a drive toward the use of electronic systems. It was implemented in stages in various regions of the country; improvements continue to this day. Currently, several operations can be completed using the Revenue Agency's web-based platform, *Sister*, including encumbrance searches, cadastral searches, the updating of land plot maps, the updating of building plans, and registering ownership changes. Several information and communications technology tools were developed over time (box 4.2).

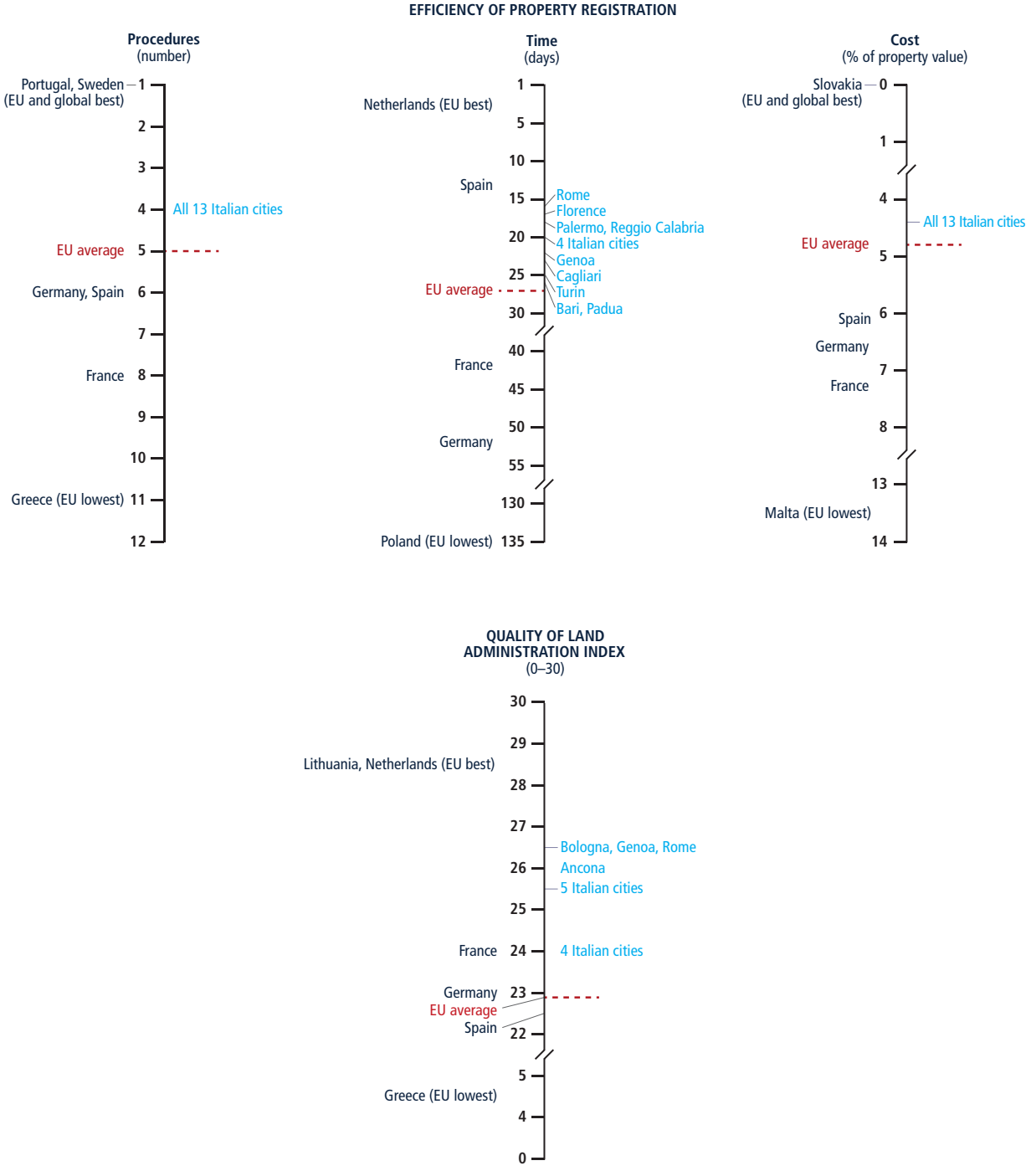
Property registration is fastest in Rome, slowest in Bari and Padua

Registering property is easier in Rome, Bologna and Genoa and more difficult in Cagliari, Bari and Padua (table 4.9). The process unfolds identically throughout all the cities, requiring the same four procedures, but the time it takes to register property varies from 16 days in Rome to 26 days in Padua and Bari. One of the main drivers of these differences in time is the availability of notaries and how efficient they are. For instance, notaries tend to take longer in Padua and Bari than in Rome and Florence. Also, in 2017, each notary in Rome and Florence received, on average, 151 and 242 transaction requests, respectively. In Padua and Bari, on the other hand, notaries received, on average, 460 and 788 transaction requests, respectively. Additionally, Padua and Bari were part of the last wave to adopt the digital tool for online registration of property transfers. The legal basis for online registration was established in 2000, and deployment of the online registration tool happened in stages between 2001 and 2012.

The differences between cities in how long it takes to register property can be analyzed further based on how long it takes the notary to draft and execute the deed, and how long it takes before the notary registers the deed with the Land Registry and Cadastre Office. In Palermo, it takes 11 days for notaries to conduct the searches, review the documents and execute the deed. The same process takes 17 days for notaries in Milan and Padua. Submitting the transcription note to register the deed after the deed's execution takes notaries 3 days in Milan, 10 days in Bari and 12 days in Turin.

The cost of completing a property transfer is the same throughout the country and stands at EUR 64,240 (4.4% of the property value). Revenue Agency fees are also identical and set nationally. Notary charges were deregulated in 2012 but remain at roughly the same level, about

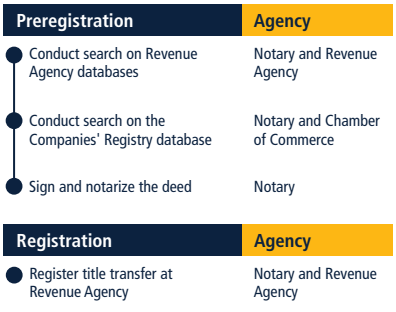
FIGURE 4.18 Italian cities perform better on the quality of land administration index and complete property registration more efficiently than the EU average



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. Other countries are represented by their largest city as measured by global *Doing Business*.

FIGURE 4.19 How the process works: the four steps to transfer property in Italy



Source: Doing Business database.

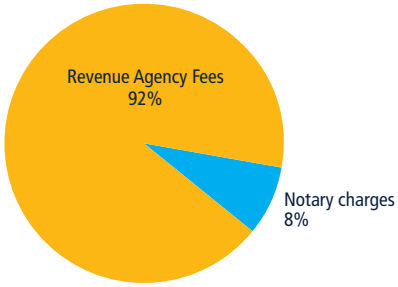
EUR 5,000 in each of the 13 Italian cities benchmarked. Revenue Agency fees constitute more than 90% of the total costs. They include the Property Registration Tax (*Imposta ipotecaria*), which is 3% of the property value; the Cadastral Tax (*Imposta catastale*), which is 1% of property value; a Stamp Duty (*Imposta di bollo*) of EUR 230; a registration tax (*Imposta di registro*) of EUR 200; a Title Transfer Fee (*Diritti catastali per voltura*) of EUR 55, and a Registration Fee (*Tassa ipotecaria*) of EUR 35 (figure 4.20).

Bologna, Genoa and Rome score highest on the quality of land administration index

The cities' scores on the quality of land administration index vary slightly from 24 points (out of 30) in Bari, Cagliari, Padua and Reggio Calabria to 26.5 points in Bologna, Genoa and Rome. The quality of land administration index measures performance in five areas: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights.

All Italian cities receive the maximum score for the reliability of infrastructure and geographic coverage (8 points). The reliability of infrastructure component measures whether the land registry and mapping system (cadaster) have adequate infrastructure to guarantee high standards and reduce errors. Indeed, in all Italian cities, the lands registry and cadastral databases are electronic and interconnected, and properties are easily identified by the same number in both entities. The geographic component measures the extent to which the land registry and mapping system provide complete geographic coverage of privately held land parcels. The land registries and cadastral offices in all Italian cities have 100% territorial coverage.

FIGURE 4.20 Revenue Agency fees constitute more than 90% of the total cost to register property in Italian cities



Source: Doing Business database.

The transparency of information component measures whether and how the land administration system makes land-related information available to the public. Eight cities[55] score 4.5 points out of 6, while five cities[56] score 4 points. The difference between the groups is due to the lack of transparent statistics available on property transfers for the latter group of cities. The Revenue Agency publishes detailed reports containing statistics for the first eight major cities, but not for the others. None of the Italian cities publish service standards nor do they publish comprehensive lists of documents to be submitted for each type of property transaction.

The land dispute resolution index measures the accessibility of conflict resolution mechanisms and the extent of liability for entities or agents recording land transactions. The score varies between 4 points and 6 points out of 8. All cities earn points for making the registration of all property transactions mandatory by law, for checking the documents and the identities of the

TABLE 4.9 Registering property across Italian cities requires the same procedural steps, but the time to complete them varies

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of property value)	Quality of land administration index (0–30)
Rome	1	81.75	4	16	4.4	26.5
Bologna	2	81.27	4	20	4.4	26.5
Genoa	3	81.03	4	22	4.4	26.5
Ancona	4	80.85	4	20	4.4	26
Florence	5	80.79	4	17	4.4	25.5
Palermo	6	80.67	4	18	4.4	25.5
Milan	7	80.43	4	20	4.4	25.5
Naples	7	80.43	4	20	4.4	25.5
Turin	9	79.84	4	25	4.4	25.5
Reggio Calabria	10	79.42	4	18	4.4	24
Cagliari	11	78.83	4	23	4.4	24
Bari	12	78.47	4	26	4.4	24
Padua	12	78.47	4	26	4.4	24

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with registering property, as well as on the quality of land administration index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union Member States 2020: Greece, Ireland and Italy.*

BOX 4.2 Italy developed several technological tools to improve land administration

Italy has a long history of developing information and communication technology tools to improve and speed-up property transfers in the country, including the following examples:

Sister, or Sistema Territorio, is a web-based platform for citizens to access and interact with the Revenue Agency. The platform was created in the early 1990s to allow users to access its database through a direct dedicated connection in exchange for a considerable annual fee. In 2008, it began to offer access through authentication at significantly lower fees. *Sister* is the principal registry tool for operations such as searches, updates and registrations.

DOCFA is the software used to fill in the forms needed to update the Buildings' Cadaster database. The first version was launched in 1996, followed by several upgrades ever since. The current 4.0 version can be downloaded for free from the Revenue Agency's website. Since 2015, customers have been able to use it to update the cadastral records in cases such as new buildings, restructurings, mergers, divisions and extensions of urban properties by authorized experts. After the updates are processed by *DOCFA* software, they are communicated to the agency's database through the Sister platform.

PREGEO is the geographic information system (GIS) software used to update the parcels' cadaster database. As with DOCFA, it is used for updates of the properties, but this GIS system is specifically for the land parcels. Its first version was launched in the 2000s, followed by various upgrades later. It can be downloaded for free from the Revenue Agency's website. Only authorized experts are allowed to make changes in the system.

Adempimento Unico Telematico **("unique online compliance system")** is the online form notaries use to lodge records and conduct registration of ownership rights online. It is powered by UniMod software. The legal basis for the online form was established in 2000. Use of the current version of the form was pushed in stages across Italy, starting with the first wave in 2010, followed by another wave in 2011, and being adopted finally across the entire country in 2012. Since 2015, the online submission of registration has been mandatory.

parties, for providing guarantees for the transaction and for having a national database in which the identity of all parties can be verified. However, no city has a compensation mechanism in place specific to land matters. Additionally, no city publishes statistics on land-related disputes. The variation among the cities in how they score on the index is linked to how efficiently local courts handle property-related disputes. Obtaining a court decision on a land dispute varies from one to two years in four cities[57] to more than three years in four cities.[58]

WHAT CAN BE IMPROVED?

Since the last subnational benchmarking was conducted in Italy seven years ago, Italian cities have made property registration easier. The main themes of reform have been the further digitalization of records and the use of web-based tools for registration and transcription of ownership changes. These measures allow notaries to access and update the cadastral and land registry records online. Many such efforts were underway to some extent and in several cities during the last round of benchmarking, but they have been enhanced and expanded since then.

With legislative decree 63/2013, obtaining an Energy Efficiency Certificate stopped being compulsory for transactions that involve buildings, such as warehouses, not intended for housing or hosting. That reform not only eliminated one procedure, it also shortened the time and lowered the cost to register property. Also, since the latest benchmarking, the Agency of Land (*Agenzia del Territorio*), which is the agency in charge of land registration and cadaster, was incorporated into the Revenue Agency (*Agenzia delle Entrate*).

Overall, these measures increased the cities' convergence in performance on the property registration indicator mainly by expanding nascent and existing reforms across the country. However, there are still many ways to improve and further reform the process of registering property in Italy. Some recommendations follow.

Increase transparency by making all relevant information for property transactions available online, including lists of documents needed to complete property transactions

The Revenue Agency publishes on its website the fee schedules for cadaster and land registration services, but it does not publish a list of documents for conducting property transactions. It should be noted that such a list is available on the Council of Notaries website, but a good practice would be to publish the list of documents on the property registration agency's website. Having that list to point to would allow authorities to achieve full transparency regarding the information relevant to property transactions. It is important that the information be easily accessible, in a user-friendly

format. Additionally, such a document list should be regularly reviewed and updated. Good practices in this area exist within and outside the European Union. For instance, in Lithuania, land registry authorities have published detailed instructions and requirements regarding property transactions on their website.[59] In Norway, authorities have published detailed guidelines on how the transfer process works for each type of transfer and what official forms to use.[60]

Publish statistics on property transactions for all cities and statistics on land disputes for each applicable local court

Only eight of the Italian cities benchmarked publish accessible and transparent land registry statistics on property transactions. Ancona, Bari, Cagliari, Padua and Reggio Calabria do not publish such statistics in a disaggregated and transparent way. Statistics related to land disputes in local courts are not published at all. Publishing that data would increase the transparency of the system. Publishing statistics should be a continuous process, and they should be regularly updated. Authorities in Norway, for example, publish detailed and disaggregated statistics on land transactions and update them on a quarterly basis (figure 4.21).

Consider updating the legal framework to introduce tighter deadlines for submission of the transcription note

Although notaries could submit the transcription note to the Land Registry immediately after stipulating the deed, many of them take longer to do so. The delay might occasionally represent a risk for buyers because someone could misuse that lag time to register another transaction or place a mortgage on the property. The Revenue Agency could generate statistics on the time elapsed between the deeds' stipulation dates and the submission of their corresponding transcription notes. The Agency, ideally in concert with the notaries, could use the data to analyze the causes of delays and identify measures to prevent them.

Introduce standard contracts for property transfers and consider making the use of notaries optional

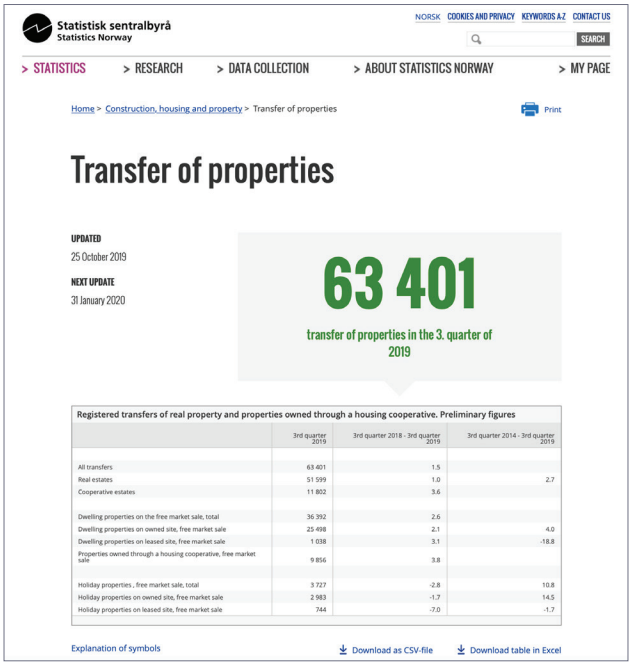
In Italy, all property transactions require that a notary authenticate the deed of sale between two parties. Working with a notary adds extra time and cost to the process, however. There are many countries where the use of legal professionals, such as notaries, is not mandated by law. Companies are allowed to choose whether and when to seek legal assistance. One way to make such a reform successful is for the Land Registry to introduce standardized contracts for property transactions, which typically diminish the risk of mistakes or omissions. Offering such contracts would also reduce both the time and cost to register property. Companies could still consult legal professionals and draw up tailor-made contracts, especially for more complex transactions, but by choice.

Three out of four economies around the world, including many EU member states, do not mandate the use of legal professionals by law. For instance, Portugal successfully made notary involvement optional for companies wishing to transfer property. Parties need only sign the agreement in person at the registry. As a result, registering property in several of the benchmarked Portuguese cities takes only one procedure and one day. The registry provides standard official templates that the transaction parties can sign. Other EU member states with similar practices include Denmark and Sweden.

Introduce a specific compensation mechanism for certified erroneous transactions

Several countries have established funds to compensate parties that suffer damages or losses because of inadvertent certifications on the part of Land Registries. These funds serve to increase the efficiency of dispute settlements by

FIGURE 4.21 Publishing annual statistics strengthens transparency in Norway



Source: Statistics Norway (https://www.ssb.no/en/).

avoiding the additional time and cost burdens all parties incur when they go to court. For instance, in Ireland, one can file a direct claim requesting such funds with the Property Registration Authority.[61] Similarly, the United Kingdom has a statutory compensation scheme that allows claims to be made directly to the Land Registry. Claims can be submitted for mistakes in the register or for such reasons as loss or destruction of records.[62] Similar provisions exist under the Swedish Land Code.[63]

Reduce the time to obtain decisions on land disputes from the courts

Resolving property disputes in court is typically a measure of last resort. Nevertheless, obtaining timely court decisions is a measure of system efficiency, particularly as it concerns real estate, which constitutes a vast portion of the economy in most countries. Obtaining a first instance court judgment for a standard land dispute between two local business over tenure rights of a property takes more than three years in Bari, Cagliari, Padua and Reggio Calabria. In Florence, Milan, Naples, Palermo and Turin, the dispute judgment takes between two and three years, while in Ancona, Bologna, Genoa and Rome it takes between one and two years. To reduce the time needed to resolve land disputes in local courts, authorities could introduce a range of measures to help shorten the duration of civil trials or better manage caseloads. Detailed reform recommendations outlined in the "Enforcing contracts" section of this report (the next section) provide guidance on how to improve court efficiency.

5. Enforcing Contracts

Italian cities lag behind other EU member states regarding the cost of litigation and how long it takes

Research has linked strong and efficient judicial institutions to many factors of economic growth, including more entrepreneurship and innovation, broader access to credit and stronger investor confidence, to name a few. Where firms and investors have the assurance that courts will resolve legal disputes within a reasonable time and provide transparent and enforceable decisions, they are more likely to participate actively in the market.[64]

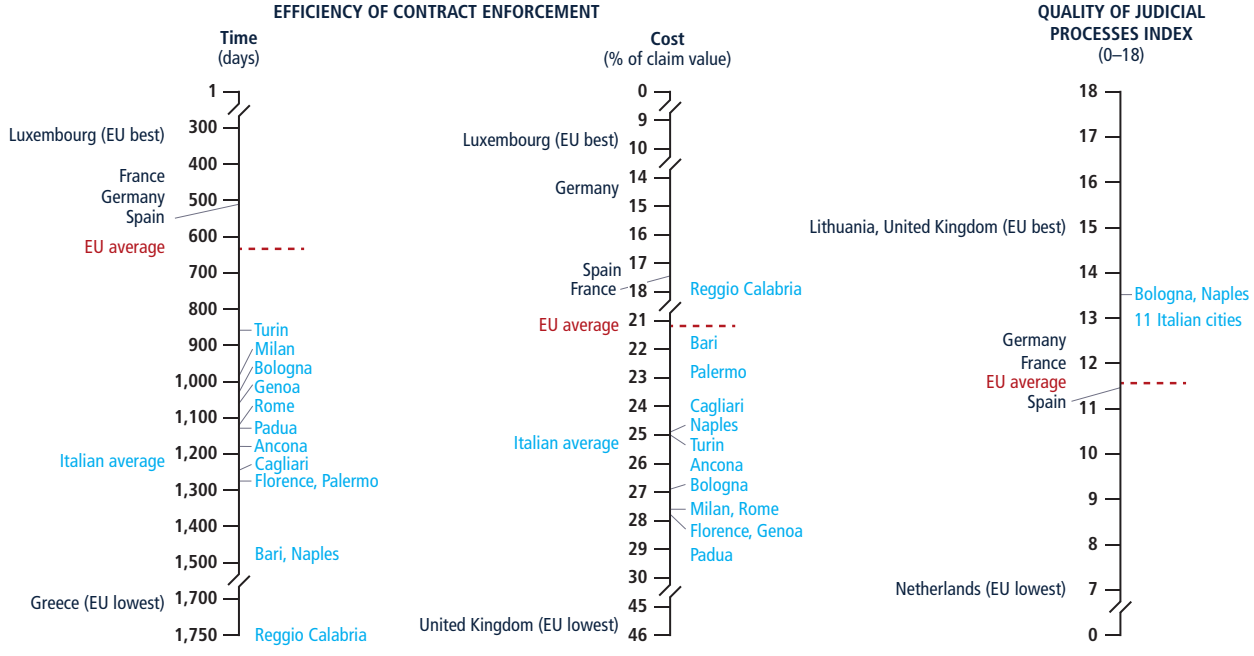
For these reasons, in the decade following the global financial crisis, Italy focused much of its attention on improving its business enabling environment. Chief among its priorities is making litigation easier and faster.[65] For example, as of 2017, the country had cut its civil case backlogs by more than 30% in eight years.[66] However, owing to a long history of court backlogs and slow litigation, Italy still has a lot of room to improve and close the gap with its peers in the European Union.

Resolving a commercial dispute through the district courts in the benchmarked Italian cities takes longer and costs more than in most of the European Union. All 13 Italian cities lag behind the global and EU average regarding the time to resolve disputes.[67] At 25.3% of the claim value, the average cost of litigating is a fifth more expensive than in the European Union (21.2% of the claim value). Save for one city, all Italian locations exceed the EU cost average. This places Italy among the six most expensive EU member states[68] to resolve the standardized commercial dispute underlying the *Doing Business* case study.[69] Conversely, on the quality of judicial processes index,[70] the average performance across Italy—13 of 18 possible points—is better than the EU average of 11.6 points (figure 4.22).

Litigation across Italy: same rules, but local conditions and practices lead to divergences in process efficiency and cost

In Italy, district courts (*tribunali*) are the competent first-instance courts for litigating the assumed *Doing Business* case—a breach of contract dispute between two companies, valued at EUR 57,010.[71] There

FIGURE 4.22 While Italian cities lag behind their regional peers in the time and cost to resolve a commercial dispute, they outpace the EU average on the quality of judicial processes



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Italy are based on the 13 cities benchmarked in Italy. Other countries are represented by their largest city as measured by global *Doing Business*.

is no dedicated commercial court or section for such cases. Although most district courts have a section for corporate matters (*Tribunale delle Imprese*), these divisions deal mainly with specific subjects like antitrust, copyrights, intellectual property, and mergers and acquisitions, and they are not sections of general commercial jurisdiction. As such, Italian courts do not distinguish commercial contract claims from ordinary civil cases in their caseload.

Owing to national regulations, improvements and process computerization (box 4.3), filing a commercial lawsuit and serving the defendant is a uniform and efficient process across Italy. Once the plaintiff has served the defendant and filed the case with the district court, the court chancellery assigns the case to the relevant court section, according to criteria defined in the court's strategic management plan.[72] Generally, assignments are reviewed by the court president. The receiving section's president will then allocate cases to individual judges.

Three types of court procedure, including two expedited measures (box 4.4), could apply to a standard commercial dispute. However, across the 13 cities measured, the ordinary trial procedure (*rito ordinario*) is most commonly used for the assumed *Doing Business* case. Under the ordinary procedure, a minimum of four hearings are required before a judgment is delivered.[73] The final judgment is then filed with the court chancellery. The losing party then has 30 days to file an appeal.

Enforcement is a separate and lengthy judicial process. The winning plaintiff starts by serving the defendant with a copy of the judgment, the enforcement order (*formula esecutiva*) prepared by the court chancellery, and a request for voluntary payment of the judgment amount (*atto di precetto*). Because the *Doing Business* case assumes pretrial attachment, the identification, assessment and seizure of the insolvent defendants' movable assets will have already been performed by the judicial officer (*ufficiale giudiziario*), in parallel with the trial. Once the plaintiff obtains a favorable judgment, the judicial officer finalizes the seizure report. The report is then filed with an execution judge, along with the final trial judgment. The process requires at least one hearing, to confirm intent and manner of enforcement. The judge subsequently issues a decision instructing the local judicial auctioneer (*Istituti Vendite Giudiziarie* or *IVG*) to remove and sell the seized assets online.[74] Following the auction, the *IVG* will remit the funds to the winning plaintiff.

The efficiency and cost of litigation varies widely across Italy, while differences in judicial quality are minor

Litigating a commercial contract dispute is easiest in Turin, where trials and enforcement procedures are relatively fast (table 4.10). The average trial in Turin ends almost four months sooner than in Milan, the next fastest city. Among the 13 cities, Turin's efficiency for enforcing a judgment (250 days) is second only to Bologna's (220 days). Resolving a commercial dispute is most difficult in Florence, where it takes 1,275 days. Although it takes even longer in Bari, Naples and Reggio Calabria, a combination of how long it takes to resolve disputes and the relatively high cost (27.8% of the claim value) to do so sets Florence behind the pack. Florence faces

BOX 4.3 Commercial litigation: a unique and efficient electronic case-filing and service process sets Italy apart

Two main factors make filing a commercial lawsuit and serving a defendant business relatively standard, fast and easy across Italy. First, Italy's nationalized filing and service process is unique. Globally, many jurisdictions require the plaintiff to file a complaint with the court before serving the defendant with a court-issued summons. However, in Italy, the lawyer prepares the complaint and serves it on the defendant prior to filing the case with the court.[a] This shifts one of the major bottlenecks observed elsewhere—the court's review of the complaint—to another phase of the case.[b] It also allows for the defendant to be notified of the pending legal action sooner. Second, by computerizing the filing and service procedures, Italy has significantly streamlined the process.[c] Since 2012, all businesses are required to have registered, certified e-mail addresses.[d] Consequently, in practice, service is carried out by e-mail across the cities measured, which removes the inefficiency of traditional service of process—including postal delays, the involvement of service agents and the defendant's physical unavailability to receive service.

Electronic processes for starting a lawsuit are facilitated through certified e-mail (*Posta Eletronica Certificata* or *PEC*). The PEC ensures immediate service of process on the defendant. Upon service, the plaintiff must file the summons with the court chancellery within 10 days from service of process (*costituzione dell'attore*). PEC functionalities—including payment of court fees and filing the summons with the court—are also easily accessed through the lawyers' e-platform (*Consolle dell'Avvocato*).

a. Articles 137, 163, 163-bis, 165 Italian Code of Civil Procedure.

b. Certified e-mail addresses are registered with and maintained by the local chamber of commerce. Consultative meetings with Italian local court representatives. May 7, 2019 – May 16, 2019.

c. Ministry of Justice of Italy. "Servizi Online." Deposito iscrizione a ruolo. http://pst.giustizia.it/PST/it/pst_1_0.wp?previousPage=pst_1_2&contentId=SPR377.

d. Italian Law Decree No. 179/2012.

BOX 4.4 Expedited trial procedures are catching on, but the ordinary trial procedure is still most common

Before trial, plaintiffs may request a fast-track decision by alleging there is enough documentary evidence for the judge to make a summary decision in their favor.[a] Following an initial hearing and review of the parties' filings, the judge rules, if the judge determines there is enough evidence to support findings. Otherwise, the court proceeds with the ordinary trial procedure. Consequently, the expedited judgment request is typically only granted in very simple cases, allowing for the ruling to be recorded as a short-form order (*ordinanza*), instead of a full-length judgment (*sentenza*).

Also, during trials, judges may themselves decide to provide a faster, succinct, oral ruling based on the evidence presented to date.[b] To this end, the judge schedules a final hearing and gives the parties a short time window to submit concise, written closing arguments. During the hearing, the judge discusses the factual and legal grounds for the decision.

Although these instruments have contributed to reducing backlogs over the last few years, collectively they are only used in a third of cases.[c] Judges report a hesitation to use expedited procedures with greater frequency in commercial cases because such cases tend to be more complex and vulnerable to appeal.[d]

Yet, expedited procedures matter for commercial litigants, because they reduce the time that litigants' money is tied up in court. Commercial court or specialized court divisions have been proven to expedite such litigation. One reason for this is judges specialize in commercial issues and become more apt to quickly dispose of such cases. Usually, specialized courts or sections also have simplified procedural rules, which makes for shorter trials. Globally, 104 countries have a commercial court or specialized division, and the average time to resolve a commercial dispute is 92 days lower in these economies.

a. Plaintiffs may invoke Article 702-bis, Italian Code of Civil Procedure.
b. Judges may invoke Article 281-sexies, Italian Code of Civil Procedure.
c. Consultative meeting with the Legislative Office of the Ministry of Justice of Italy. July 16, 2019.
d. Consultative meetings with Italian local court representatives. May 7, 2019 – May 16, 2019.

some challenges the other cities do not, though, partly because it has historically been the forum for the litigation of many high-profile banking cases.[75] For many years, its staff resources have been dedicated to the *Tribunale delle Imprese*, creating a backlog of other civil cases, including contract claims. Despite historical backlogs, conditions have improved in Florence over the last few years, partly because of increased use of alternative dispute resolution (box 4.5). While the duration and cost of litigation are the main factors driving the variance in contract enforcement across Italian cities, there is little variation in the quality of judicial processes.

TABLE 4.10 Enforcing contracts in Italy—where is it easier?

City	Rank	Score (0-100)	Time (days)	Cost (% of claim)	Quality of judicial processes index (0–18)
Turin	1	61.17	860	25.0	13
Milan	2	56.82	985	27.5	13
Bologna	3	56.75	1,030	26.9	13.5
Genoa	4	54.65	1,060	27.9	13
Rome	5	53.10	1,120	27.6	13
Padua	6	52.25	1,130	29.2	13
Ancona	7	52.05	1,180	26.1	13
Cagliari	8	51.04	1,245	24.0	13
Reggio Calabria	9	50.75	1,750	17.9	13
Palermo	10	50.65	1,275	22.8	13
Bari	11	49.27	1,470	21.8	13
Naples	12	49.02	1,470	24.9	13.5
Florence	13	48.80	1,275	27.8	13

Source: Doing Business database.
Note: Rankings are based on the average score for time and cost associated with enforcing a contract as well as for the quality of judicial processes index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About *Doing Business* and *Doing Business in the European Union Member States 2020: Greece, Ireland and Italy*."

The total time to resolve a commercial dispute and enforce judgment ranges from just two years and four months (860 days) in Turin to four years and ten months (1,750 days) in Reggio Calabria.

Because the process of filing suit is nationalized and electronic, in practice lawyers prepare the complaint and serve the defendant in just 10 days across all measured Italian cities. This is a marked improvement and average time reduction of nearly 20 days across the nine cities previously measured in *Doing Business in Italy 2013*.[76] Additionally, while the average time in the European Union is 41

BOX 4.5 Florence models the advantages of alternative dispute resolution through a novel program

Starting in 2013, Florence became a pilot location for mediation services. Scholars from the University of Florence[a] started collaborating with the local district court through a project called *Nausicaa*. The program brought together judges, lawyers and academics to develop learning modules aimed at helping the court promote alternative dispute resolution (ADR) as a means of reducing historical case backlogs. In 2017, the University and the court president expanded the program's mission to provide direct technical assistance to judges. They renamed the program *Giustizia Semplice* and secured new local partners to contribute to the effort.[b]

Each year, the program provides scholarships to ten post-graduate scholars, with knowledge of civil procedure and ADR, to support Florentine judges in determining which cases should be referred to mediation. Each scholar assists two judges by reviewing case details, preparing a draft list of the individual judges' pending cases that may be suited to mediation, discussing the list with judges, and subsequently writing the draft mediation order for cases the judges agree to refer to the *Organismo di Conciliazione di Firenze*.[c] In parallel, the program trains lawyers on mediation. The overarching goal is to holistically change perceptions about ADR and raise mediation to the standing of traditional litigation in the legal culture.

Owing to this program, the number of pending cases in Florence's district court's third section and *Tribunale delle Imprese* have consistently decreased since 2013.[d] Moreover, successes in Florence have inspired budding mediation initiatives in other courts in Latina, Rome and Trieste and a broader partnership between the program and the Region of Umbria. The program is now preparing to publish its toolkit—on assessing case suitability for mediation—to make this information publicly available to all legal practitioners. To ensure future sustainability, it is also developing an algorithm, based on *Giustizia Semplice*'s toolkit and results, to automate the process of determining case-mediation compatibility.

a. For more information, see https://www.unifi.it/art-3838-la-giustizia-e-le-soluzioni-complementari-al-processo.html.

b. These include the Chamber of Commerce of Florence, the Cassa Di Risparmio Foundation, the Metropolitan City of Florence and the local bar association.

c. The *Organismo di Conciliazione di Firenze* is the court-annexed mediation center at the District Court of Florence. http://www.conciliazionefirenze.org/. Judges do not send all cases to mediation. Of the approximately 3,500 cases scholars have recommended for mediation, judges referred about 1,160. Moreover, through monitoring and evaluation, program staff have found that the earlier judges send cases to mediation during the trial process (i.e. before evidentiary hearings), the greater the likeliness that ADR will succeed.

d. The impact is notable, especially in the court's third section. The number of pending cases dropped to 6,926 cases in 2019 from a peak of 10,352 in 2013. In the *Tribunale delle Imprese*, which hears many high-profile banking cases, improvements are slower but significant. Since 2018, pending cases have dropped from 750 to 706.

days, Italy is now among the two fastest EU jurisdictions in which to file a suit, along with the Netherlands. Conversely, trial and enforcement procedures are slow and widely varied.

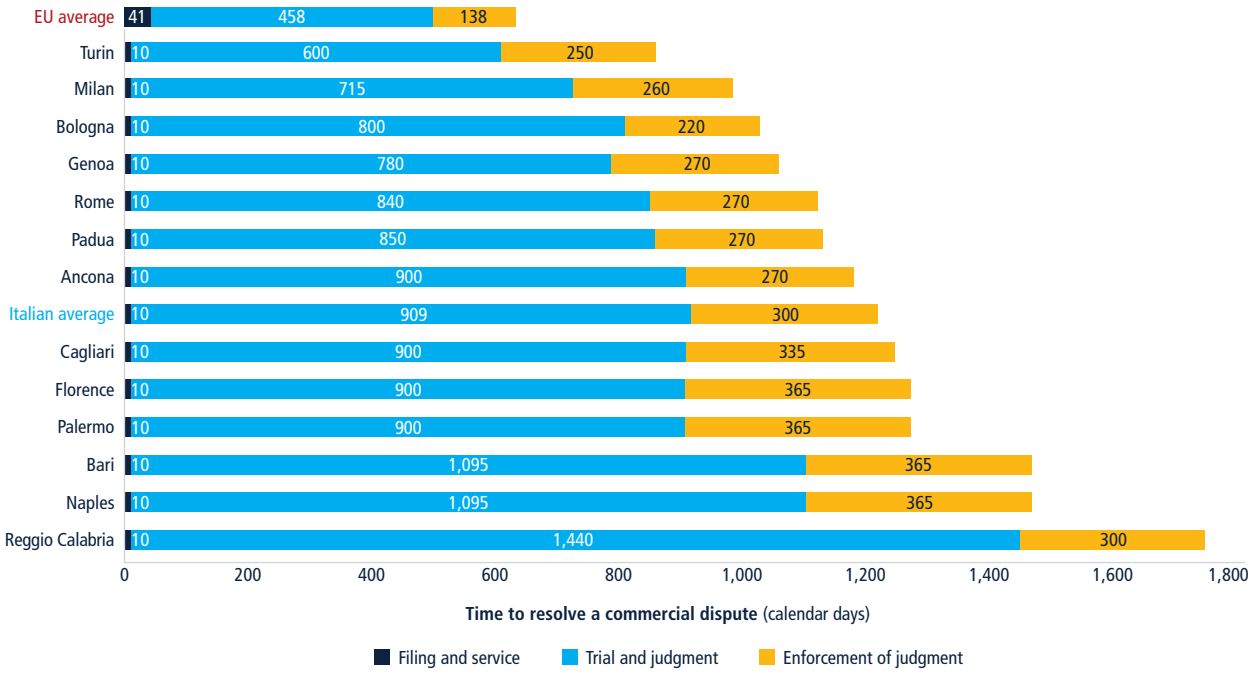
The trial and judgment phase is the biggest driver of variation in the time it takes to enforce contracts and overall performance on the enforcing contracts indicator. The duration of this phase ranges from 600 days in Turin to 1,440 days in Reggio Calabria, where a backlog of cases and shortage of judges hamper efficiency. Across Italy, the average trial lasts two and a half years (figure 4.23). Cities face common challenges that influence trial time, including notable backlogs, adjournments, delays in judgment issuance and staffing gaps.

Although the law requires four trial hearings, the Italian average is five. In some jurisdictions, like Bari and Palermo, it is common to have six hearings. These additional court appearances and long wait times between hearings make for longer trials. In fact, in the three locations with the longest trial time, litigants spend an aggregate of 24 to 30 months waiting between the multiple hearings.[77] This excludes wait times for the very first hearing and between the second-to-last and final hearings.

While longer wait times are associated with backlogs, additional hearings are partly due to adjournments, especially in those cases presided over by honorary judges (*Giudici Onorari di Tribunale*). This corps of temporary professionals—appointed for three years at a time—has been established throughout the Italian courts to assist in purging backlogs. However, honorary judges are often junior and lack specialized expertise, especially in commercial matters, and are more prone to grant adjournments. This is especially true during evidentiary hearings and in cases requiring expert testimony. Practitioners report this to be an issue in Naples, Palermo, Rome and Reggio Calabria.

Backlogs combined with other factors make for slow trials. For example, in Reggio Calabria, where trial time is the longest, the court suffers from backlogs and a shortage of professional judges. More specifically, anecdotal evidence suggests that judges often transfer out of the jurisdiction when they meet the minimum number of years to request a rotation in order to gain experience in larger jurisdictions. Changes in presiding judges disrupt and delay ongoing cases. On average, the first trial hearing takes place four months after filing. Additionally, an average of six months

FIGURE 4.23 The duration of the trial and judgment phase drives variation across cities in how long it takes to resolve a commercial dispute



Source: Doing Business database.
Note: The average for the European Union is based on economy-level data for the 28 EU member states.

elapse between the multiple hearings before judges adjourn prior to the final hearing. Cagliari, Florence, Naples and Rome also report staffing challenges. In Rome, the shortage of judges in relation to the caseload has been exacerbated by the suppression of some provincial courts in the city's periphery.[79]

The largest bottleneck throughout Italian courts, however, remains issuance of the final judgment, which makes up more than 20% of total trial time, on average. By law, judges must issue their judgment within 60 days of the last hearing.[80] Consequently, after the second-to-last hearing, it is common practice for judges to postpone the final hearing to afford themselves the opportunity to issue a timely judgment. Owing to this practice, wait time—from the second-to-last hearing to judgment issuance—is often the main driver of total trial time. In many jurisdictions, judges lack support staff to assist in writing judgments. Moreover, writing judgments is a time-consuming task. Rather than writing a summary of the rationale for their ruling, the law requires judges to provide a rationale for their finding on each point raised in the complaint.[81] Judges also report that workloads are challenging.

Top performing cities benefit from concerted efforts to improve court efficiency and circumstantial advantages

Turin leads the pack, partly because of its successful backlog-reduction program, starting in the early 2000s.[82] Furthering these efforts, the current court president has focused on developing management criteria that ensure the court's judges and other staff are assigned to sections according to their expertise. This has created a corps of very specialized professional and honorary judges. Additionally, while electronic case filing is common among companies everywhere, in Turin it has caught on even among citizens. Consequently, most of the court's incoming cases are filed electronically. To optimize efficiency, Turin has disaggregated electronic and in-person filings so they are handled by two different offices. This division of labor had the effect of making the chancellery more efficient, allowing more of its staff to support judges directly. In turn, this affords judges additional support, beyond trainees, in managing their workload.

Milan, the country's financial capital, benefits from a civil section that is highly specialized in litigating commercial matters. Additionally, Milan has historically been a pioneer in using information and communication technology to manage cases.[83] Yet, more recent initiatives, such as regular strategic planning and monitoring and evaluation, have helped Milan remain among the top performers since 2013. Beyond the three-year strategic plan all courts must prepare, Milan also produces an annual management plan. The latter is based on projections from the previous year's court performance reports.[84] This allows for quick

reallocation of judges to sections that need them most. Additionally, Milan was first to pilot a new staff-support program for judges, called *Ufficio per il Processo*. The program creates a "judge's office" of sorts, by allowing professional judges to apply for a trainee and honorary judges to support them in leveraging their workload.

Genoa's experience has been the inverse of Rome's. The city's population has consistently dropped over the last few decades. In the meantime, the allocation of judges has remained unchanged, in Genoa's favor.[85] This means a comparatively better ratio of judges to inhabitants and a more manageable workload for individual judges. Similarly, Padua has a well and fully staffed court. More specifically, the court's second section, which would hear the assumed *Doing Business* case, has 11 professional and 7 honorary judges—a high number as compared to other locations, many of which await the filling of judgeship vacancies. For example, in Bari, as of May 2019, the court's civil division had eight vacancies, which are not expected to be filled until the next recruitment cycle is completed in 2020.

Enforcement takes about ten months on average and ranges from seven months in Bologna to one year in Bari, Florence, Naples and Palermo. The Italian average is over twice the EU's (138 days). Because enforcement is partly a judicial process requiring a ruling from an execution judge, where trial time is longer, enforcement also tends to take longer. Organizing the sale of moveable assets—to satisfy the judgment amount—can also take anywhere from three to six months throughout the jurisdictions. This depends in part on the local IVG's workload and efficiency. Additionally, since the introduction of article 492-bis of the Code of Civil Procedure, many litigants are moving away from enforcement via the sale of moveable assets, making such sales less frequent and popular.[86] This provision gives lawyers and judicial officers access to the Revenue Agency's (*Agenzia delle Entrate*) tax database to help identify alternative, publicly recorded assets for seizure.

The cost of litigation varies from 17.9% in Reggio Calabria to 29.2% of the claim value in Padua, with an average of 25.3% across the benchmarked cities. Attorney fees remain the biggest source of difference between the Italian and EU averages (figure 4.24). Moreover, ranging from 10% to 20.4% of the claim value, these fees are also the main source of variation in the cost of litigation among Italian cities. The Ministry of Justice's decree 55, of 2014, offers guidance for lawyers to set reasonable fees, but it is not binding.[87] Moreover, the recommended charging scales are wide, giving lawyers significant latitude in setting fees. The data also show that there is a regional dimension to fees. On average, legal fees are 34% higher in Rome and the northern cities, as compared to the south, where lawyers sometimes charge less than the recommended minimum fee. Court and enforcement fees are regulated nationally.[88] The minor variations in court fees stem from the local cost of engaging expert witnesses for trial.

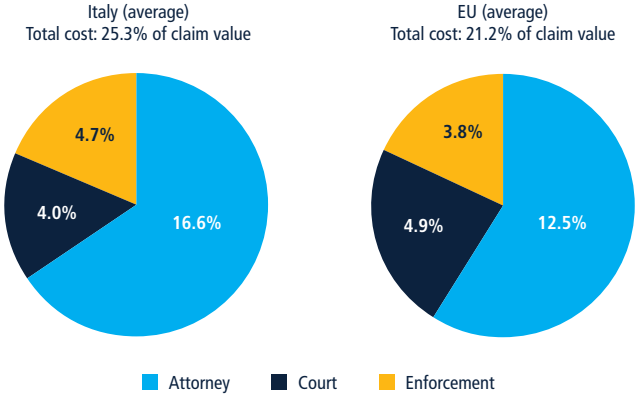
With regard to the quality of judicial processes, average Italian performance exceeds the EU average, save for in one area, court structure and proceedings (figure 4.25). Among Italian cities, performance on this index ranges from 13 points in eleven cities to half a point more in Bologna and Naples, which performed slightly higher than the others on the court structure and proceedings index.

The corresponding district courts have developed automated, electronic systems, which use an algorithm to assign cases to the various sections of the court.[89] The systems use the subject-matter code that lawyers apply when filing to assign the case to the relevant section. The algorithm considers each section's workload and assigns cases to individual judges accordingly, removing the need for the section president's review. In other locations, this process is done manually by the chancellery.

Pretrial attachment of assets and small-claims courts, with fast-track procedures, are available in all jurisdictions. Yet, Italy does not have a specialized court or divisions dedicated solely to hearing general commercial cases.

Italy is more advanced on case management because of nationally available tools judges and lawyers can use to

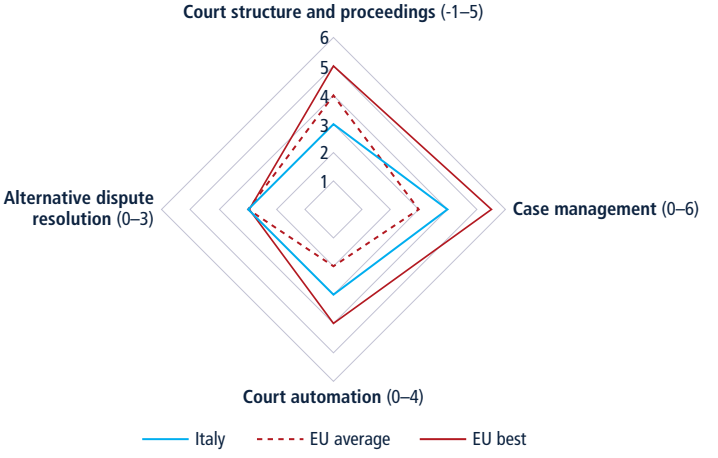
FIGURE 4.24 Italians pay higher attorney and enforcement fees but lower court fees, on average, than their EU counterparts



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. Costs shown for Italy are an average of costs across the 13 cities measured.

FIGURE 4.25 Italy surpasses the EU average in all but one area on the quality of judicial processes index



Source: Doing Business database.

Note: The average for the European Union is based on economy-level data for 28 EU member states. Among EU member states, Croatia, Poland and Romania have the highest score on the court structure and proceedings index; Latvia has the highest score on the case management index; Estonia, Lithuania and Slovakia share the highest score on the court automation index; and Germany, Hungary, Italy, Latvia, Lithuania, Poland, Romania and Spain share the highest score on the alternative dispute resolution index.

manage cases. These are the *Consolle del Magistrato* for judges and *Consolle dell'Avvocato* for lawyers.[90] Additionally, Italy has time standards for trial events. However, Italian law does not limit the number or reasons for trial adjournments and pretrial conferences are not part of the case management toolkit in any of the courts.

Regarding court automation, although the filing and service process is fully electronic, judgments rendered in commercial cases are not automatically published for public consumption at any level of the court system.

Last, Italy is on par with international best practices on alternative dispute resolution, as measured by *Doing Business*. Commercial arbitration is governed nationally by a consolidated chapter of the Code of Civil Procedure[91] and, in practice, valid arbitration clauses are enforced. Similarly, voluntary mediation is available and governed by a consolidated law.[92] Moreover, the law incentivizes mediation through a tax credit.[93]

WHAT CAN BE IMPROVED?

Limit the number, duration and reasons for granting adjournments

Trial adjournments lead to additional hearings and can thus limit court efficiency. Although adjournments can be necessary, establishing regulations to limit the excessive use and unsubstantiated granting of adjournments is an internationally recognized good practice that promotes speedy justice. While Italian law regulates many aspects of trial time nationally, it falls short of regulating the number, duration and reasons for granting adjournments. As a result, up to six hearings occur in some locations. Adjournments between the second-to-last hearing and the final judgment are particularly long throughout most jurisdictions, lasting more than 15 months in Reggio Calabria. While some postponements are requested by the parties, others are initiated by judges. In a litigation context where the law requires a minimum of four hearings, each additional appearance is a hindrance to efficient dispute resolution. Italy should consider limiting the number, duration and reasons for granting adjournments.

Good case management includes active consultation with the parties to establish clear rules on when or how many adjournments are allowed and to set realistic deadlines for key events in each case. In the European Union, rules limiting adjournments exist and are observed in nine member states.[94] In Bulgaria and Croatia, which fall into this category and were measured at the subnational level between 2017 and 2018, the average time to resolve a commercial dispute was 68% and 42% shorter than in Italy, respectively.[95] In Croatia, although the law does not limit the number of adjournments, it only allows them in unforeseen and exceptional circumstances. The Riga Central Court in Latvia exhibits another good practice: judges cannot postpone hearings without setting a new date. Beyond the European Union, in New South Wales (Australia), there is a strong disincentive to ask for an adjournment: requesting party is made to pay the other party's added costs when an adjournment is granted.

In Italy, some adjournments are also linked to judges' capacity and workload. Overburdened judges and those who lack expertise in certain types of litigation may be more likely to grant adjournments. It is thus imperative to couple rules limiting adjournments with data-informed case management. The Ministry of Justice and High Council of the Judiciary (*Consiglio Superiore della Magistratura*) might consider closer monitoring of adjournments. For instance, courts could track adjournment frequency and duration and the overall impact on total trial time for the various types of cases. Jurisdictions would then have the inputs to devise action plans aimed at curbing postponements and addressing their root causes. For cases where a lack of expertise drives adjournments, courts might look to Turin and Milan. These cities established highly specialized sections, matching judges' expertise to cases. Additionally, publishing monitoring and evaluation results can help change the culture around adjournments by enhancing the court's accountability.

Last, Italy might also consider revisiting the need for four trial hearings, especially in simple commercial cases. In 1984, the Committee of Ministers of the Council of Europe advised against having more than two hearings (i.e., preparatory and trial hearings).[96]

Introduce a specialized commercial court or sections

While most of the Italian district courts assessed have a *Tribunale delle Imprese*, these special court sections do not replicate the good practices found throughout the specialized commercial courts or divisions across 104 *Doing Business* economies. Their jurisdiction is too limited to be considered courts of general commercial jurisdiction.

Italy might consider establishing a standalone commercial court. Alternatively, it could expand the *Tribunale delle Imprese*'s jurisdiction to cover broader commercial issues. A commercial court or division would allow commercial litigants—including companies involved in contract disputes—to benefit from judges with expert knowledge. Such courts or divisions often translate into gains in efficiency. One reason for this is that judges become experts in handling such cases and laws are applied consistently. *Doing Business* data shows that economies with specialized commercial courts or divisions resolve cases 92 days faster. Efficient litigation, with fewer court appearances, also means lower costs.

To help judges specialize and apply laws consistently, Italy should also consider publishing anonymized judgments and court orders in commercial cases at all levels of the court system. This should be coupled with learning and training opportunities to help judges further specialize.

A new court or court divisions imply a reallocation of resources. Consequently, the judiciary might consider piloting such an initiative and assessing its effectiveness, costs and benefits before implementing it nationally.

Actively manage the pretrial phase and assess cases' appropriateness for alternative dispute resolution

Italy is among the half of EU economies that do not have pretrial conferences. Such informal hearings, first introduced in the United States, are designed to help the parties find common ground, narrow down issues and consider settlement options. They also allow judges to take control of the case early on, promote settlement and limit the scope of the prospective trial. As such, pretrial hearings help make courts more efficient.

Norway, an EU-adjacent economy, has also experienced notable success using pretrial conferences and may serve as an example for Italy. Eighty percent of the cases subjected to preparatory hearings resulted in settlement after Midhordland District Court introduced this case management feature for civil cases. Judges guide the parties in narrowing down disputed issues, encourage settlement and assess each case's suitability for referral to court-annexed mediation.

Pretrial conferences may help Italian courts reduce the number of cases that make it to an already-stacked court docket. Courts could also draw inspiration from Florence's *Giustizia Semplice* model (box 4.5) and use pretrial conferences to assess individual cases' suitability for court-annexed mediation. Piloting such preparatory meetings in individual courts, which permits a chance to analyze the impact such meetings have on settlements and civil case loads, would be an informative precursor to broader implementation.

Use data to realign resources and workloads

Throughout the Italian jurisdictions measured, case backlogs are a common and recurring issue leading to long trial times. The *2019 EU Justice Scoreboard* notes that Italy has the highest number of pending litigious civil and commercial cases of all member states.[98] It also places Italy among the five member states with the lowest ratio of judges to inhabitants—approximately 10 judges per 100,000 inhabitants. Backlogs and staffing disproportions make it difficult for courts to deal efficiently with incoming cases. As a result, all Italian cities have room to catch up with the average time to resolve commercial disputes in the European Union.

While more judges are expected to be appointed in late 2020 as part of the ongoing recruitment cycle, these appointments alone are unlikely to cure historical backlogs.[99] Italy should thus continue implementation of their backlog-reduction initiatives, such as the Strasbourg Program launched by Turin in the early 2000s. In conjunction, courts should also continue to monitor performance data—which are reported periodically to the High Council of the Judiciary—with a new focus on understanding how to better allocate and use staff, build capacity, balance workloads and optimize existing resources.

First, courts might consider performing a strategic realignment to allocate judges to sections relevant to their expertise, as in Turin and Milan, which will confer on litigants the benefit of specialized judges who can resolve disputes faster. Additionally, courts might explore the possibility of more frequent and flexible strategic alignments. Such an approach allows courts to track unprecedented caseload changes and swiftly respond. For example, in Milan, the court reallocates staff to the sections that need them most based on its annual management plan. This occurs outside of the usual three-year realignment cycle.

Second, courts should reassess how honorary judges are managed. For example, they might use performance reports to determine where such judges excel and reassign them accordingly. Also, since each court sets its own limit on the value of the claim its honorary judges' can hear, in some courts, staff report that these judges' monetary jurisdiction is too limited for them to be deployed effectively.

Consequently, courts could also use the same data to determine which subject-matter categories warrant an increase in honorary judges' monetary competence. Most importantly, the same inputs can be used to pinpoint which types of cases take longest and those subjects for which judges (honorary and otherwise) require additional training.

Last, increased automation may be able to help in balancing workloads. For example, automated case assignment—as in Bologna and Naples—which considers each judge's current caseload could help prevent judges from becoming overburdened and promote faster judgment issuance. Ideally, such automated, algorithm-based systems would source their data from the *Consolle del Magistrato*. Consequently, active use of this platform for all available aspects of cases management must also be promoted throughout the courts.

While some problems are common to many courts, each jurisdiction has unique needs. Consequently, the overarching goal is for courts to more actively use data *sua sponte* to inform their management strategy.

NOTES

1. Data as of April 2018.
2. Italy, as represented by Rome, stands at 24 out of the 28 EU member states on the global ease of doing business ranking 2020, and stands at 58 out of 190 economies worldwide.
3. European Commission (2018), *2018 Small Business Act Fact Sheet*, Italy, European Commission, Brussels.
4. Confederazione Nazionale dell'Artigianato e della Piccola e Media Impresa (2018), *Comune che vai burocrazia che trovi,* CNA, Rome.
5. This is the second subnational *Doing Business* report in Italy. A first report, published in November 2012, measured 13 cities (Bari, Bologna, Cagliari, Campobasso, Catanzaro, L'Aquila, Milan, Naples, Padua, Palermo, Potenza, Rome, and Turin) on four indicators: starting a business, dealing with construction permits, registering property and enforcing contracts. It also measured the trading-across-borders indicator in seven ports: Cagliari, Catania, Genoa, Gioia Tauro, Naples, Taranto and Trieste. *Doing Business in Italy 2013* is available at: https://www.doingbusiness.org/en/reports/subnational-reports/italy.
6. These are Reggio Calabria, Naples, Bari, Cagliari, Genoa, Milan, Padua, Ancona and Palermo.
7. These countries are Bulgaria, Croatia, Estonia, Germany, Greece, Latvia, Lithuania, the Netherlands and Poland.
8. The portal, *Impresa in un Giorno*, is available at http://www.impresainungiorno.gov.it/.
9. Article 2463 of the Italian Civil Code.
10. https://www.ilsole24ore.com/art/societa-semplificate-meta-srl-avviate-2017-e-a-euro-AEFnJSmE
11. Pursuant to Law 221/2012.
12. http://startup.registroimprese.it
13. Source: Ministry of Economic Development. *Cruscotto Start-up Innovative – Maggio 2019*. Data as of May 6, 2019.
14. https://www.gazzettaufficiale.it/eli/id/2012/08/22/012G0161/sg
15. *Testo unico per l'edilizia.*
16. "SUE" stands for *Sportello Unico Edilizia,* the Italian acronym for one-stop shop for construction permits. In some cities, it is referred to as the one-stop shop for business activities (SUAP), the one-stop shop for private construction (SUEP), or the one-stop shop for business activities and construction permits (SUAPE). However, for ease of reference, all one-stop shops in the chapter will be referred to as "SUE". Turin is the only city that does not have a one-stop shop and, therefore, entrepreneurs apply for a building permit at the Municipal Building Counter of the municipality and complete all subsequent formalities there that are under the purview of the municipality.
17. Depending on the city, the seismic office can sit either under the municipal or the regional authority. In some cities, it is referred to as the "regional technical office". For ease of reference, the term "seismic office" will be used in the chapter.
18. In June 2019, a new risk-based classification for structural projects was introduced nationally. Although before the classification was based on location, the new one is based on the type of building. The public safety risk of buildings are now divided into three risk categories: high, medium and low. For example, high-risk buildings include infrastructures whose functionality during seismic events is of fundamental importance for civil protection purposes. Therefore, all high-risk buildings will require a seismic authorization, regardless of where built. Medium- and low-risk buildings will only require submission of the structural project plan. With low-risk buildings, the structural test currently performed by the independent engineer will be replaced with a self-certification of the regular execution of works by the engineer. Finally, the new law will mandate seismic offices to operate through certified e-mail rather than through hard copy. However, local municipalities have only recently been implementing these new regulations.
19. In most cities, the relevant authority is either the seismic office or SUE.
20. Such certified notifications are called "SCIA" (*Segnalazione certificata di inizio attività*).
21. Per Law DLGS 222/2016. In particular, entrepreneurs certify compliance of structural works, utility connections, registration of the building and fire security standards.
22. In Cagliari and Padua, the structural project can also be submitted through the same online platform as the building permit. However, in practice, most entrepreneurs wait for the approval of the architectural plans before submitting the structural project plan.
23. ABC Water Public Good S.p.A. is responsible for water connections, while the municipality is responsible for sewerage connections.
24. Amap S.p.A.
25. As established by regional Law 24/2016.
26. www.sardegnaimpresa.eu.
27. The seismic authorization is required in Ancona, Naples, Palermo, Reggio Calabria and Rome.
28. On March 25, 2019, the Regional Council introduced the "zero backlog decree," to address the long delays in issuing the seismic clearance in the Calabria region, after receiving a joint letter from the associations of architects and engineers that pointed to the time delays. For more information, please see http://www.regione.calabria.it/website/portaltemplates/view/view.cfm?13151.
29. As established by article 20 of DPR 380/2001, SUE has 60 days from receiving the request for a building permit to respond to the applicant. During this time, SUE has to consult with all relevant agencies. SUE has an additional 30 days to finalize the decision, for a total of 90 days to complete the process. In practice, most of the time, SUE asks for modifications to the original project, in which case the time is suspended until the applicant submits the amended project.
30. As established by article 1669 of the Italian Civil Code and Article 29 of the Building Code.

31. European Commission, *eGovernment Benchmark 2016: A Turning Point for eGovernment Development in Europe?* (Luxembourg: Publications Office of the European Union, 2016).
32. World Bank, *Doing Business in Italy 2013* (Washington, DC: World Bank: 2013).
33. Ibid.
34. http://www.padovanet.it/servizi-online
35. World Bank, *Doing Business in Italy 2013* (Washington, DC: World Bank: 2013).
36. Ibid.
37. http://www.impresainungiorno.gov.it/
38. As established by law DLGS 222/2016.
39. *Doing Business* database; Thomas Moullier, *Building Regulatory Capacity Assessment: Level 2—Detailed Exploration* (Washington, DC: World Bank, 2017).
40. *Doing Business* database.
41. Regional Law 24/2016.
42. All cities charge both a primary and secondary urbanization fee as part of the building permit fees. The primary fee is used to develop areas of public interest such as construction of public streets, parking slots, sewerage and water systems, street lighting, etc. The secondary fee is used for development projects related to public services such as schools and sanitary services (including facilities for urban waste disposals). Entrepreneurs may be allowed to directly build such urbanization works instead of paying fees. Urbanization fees are first set locally, based on the building size. Other factors are then taken into account to finalize the fee structure, such as size of the municipality, its demographic trend, geographic characteristics of the municipality, commercial value of the land, as well as specific urbanization goals of the municipality.
43. Gregory S. Burge, "The Effects of Development Impact Fees on Local Fiscal Conditions," in *Municipal Revenues and Land Policies*, edited by Gregory K. Ingram and Yu-Hung Hong (Cambridge, MA: Lincoln Institute of Land Policy, 2010).
44. The Law on Property Tax of July 3, 2014, eliminated the fees for using construction land.
45. Auckland (New Zealand) Council, "Contributions Policy 2019," https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-policies/docsdevelopmentcontributionspolicy/contributions-policy.pdf.
46. 131.7 days on average across Italy, versus 91.4 days in the European Union.
47. To assess the reliability of supply and transparency of tariffs, *Doing Business* uses an index that scores cities on a scale from 0 to 8. The index encompasses quantitative output data on the duration and frequency of power outages, as well as qualitative data (e.g., the role of the energy regulator, the systems used to monitor power outages, whether financial deterrents exist to limit outages, and whether tariffs and tariff changes are communicated to customers at least one month in advance). For more details, see the data notes.
48. *Doing Business* uses the system average interruption duration index (SAIDI) and the system average interruption frequency index (SAIFI) to measure the duration and frequency of power outages. Specifically, SAIDI is the average total duration of outages over the course of a year for each customer served, while SAIFI is the average number of service interruptions experienced by a customer in a year.
49. e-distribuzione operates in Ancona, Bari, Bologna, Cagliari, Florence, Genoa, Naples, Padua, Palermo and Reggio Calabria.
50. The request can also be submitted directly to the utility, but this typically happens only in cases where the client wants to build a connection and then wait before getting it electrified. In such cases, the utility completes the connection works, and then waits for a supply contract to be signed before electrifying the connection.
51. As established by the Presidential Decree D.P.R. 24 July 1977, n.616.
52. The national regulation establishes that utilities need to provide an answer to applications for new connections within 15 working days for a low-voltage connection and within 30 days for a medium-voltage connection. The utility must complete the connection works within 50 working days for both low- and medium-voltage connections. Utilities that do not respect the prescribed times incur penalties. It must be noted that the national regulator ARERA records working days, while the *Doing Business* methodology considers calendar days.
53. Jean Arlet, Diane Davoine, Tigran Parvanyan, Jayashree Srinivasan and Erick Tjong, "Getting Electricity: Factors Affecting the Reliability of Electricity Supply," in World Bank, *Doing Business 2017: Equal Opportunity for All* (Washington, DC: World Bank, 2016).
54. See the following link from EDP Distribuição's website: https://www.edpdistribuicao.pt/pt-pt/podemos-ajudar/ligacao-de-rede/ligar-em-baixa-tensao.
55. Bologna, Florence, Genoa, Milan, Naples, Palermo, Rome and Turin.
56. Ancona, Bari, Cagliari, Padua and Reggio Calabria.
57. Ancona, Bologna, Genoa and Rome.
58. Bari, Cagliari, Padua and Reggio Calabria.
59. http://info.registrucentras.lt/
60. https://www.kartverket.no/en/Land-Registry-and-Cadestre/
61. Republic of Ireland, Registration of Title Act, 1964.
62. United Kingdom, Land Registration Act 2002. For more details, see also section 4 ("Applications for Indemnity") in "Practice Guide 39: Rectification and Indemnity," Her Majesty's Land Registry, last updated April 3, 2017, https://www.gov.uk/government/publications/rectification-and-indemnity/practice-guide-39-rectification-and-indemnity.
63. Swedish Land Code (SFS 1970:994), chapter 19, section 37; and Real Property Formation Act (1970:988), chapter 19, section 5. Compensation for wrongful handling falls under the Tort Liability Act (1972:207).
64. Esposito, Gianluca, Sergi Lanau and Sebastiaan Pompe. 2014. "Judicial System Reform in Italy—A Key to Growth." IMF Working Paper 14/32, International Monetary Fund, (Washington, DC; OECD. 2013). "What makes civil justice effective?" *OECD Economics Department Policy Notes*, No. 18, June 2013.
65. Between 2006/7 and 2015/16, Italy recorded two business reforms on the *Doing Business* enforcing contracts indicator.
66. OECD Ecoscope. 2017. "Italy's justice system has quite a long road ahead but already scores better—The Italian View." Available at https://oecdecoscope.blog/2017/10/09/italys-justice-system-has-quite-a-long-road-ahead-but-already-scores-better-the-italian-view/.
67. The global and EU average are 649.8 and 637.4 days, respectively.
68. Costs are higher in Romania (25.8%), Ireland (26.9%), Sweden (30.4%), the Czech Republic (33.8%) and the United Kingdom (45.7%).
69. For an overview of the enforcing contracts indicators and assumptions underlying the *Doing Business* case, see the data notes.
70. The quality of judicial processes index measures whether economies have adopted a series of good practices in their court system in four areas: court structure and proceedings, case management, court automation and alternative dispute resolution. The index is scored on a scale from 0 to 18 points. For an overview of the enforcing contracts indicators and quality of judicial processes index, see the data notes.
71. *Doing Business* considers the applicable court to be the local court with jurisdiction over commercial contract cases worth 200% income per capita. In Italy, court procedure rules are national and apply uniformly throughout the country. Litigation is governed by the 1942 Code of Civil Procedure, which defines the subject-matter and monetary competence of the various courts. The small claims courts (*giudici di pace*) are the lowest first-instance courts. They have a monetary threshold of EUR 5,000. Claims greater than this amount must be filed in district court. European e-Justice Portal. https://e-justice.europa.eu/content_small_claims-42-it-en.do?member=1.
72. Courts have pre-established assignment criteria set forth in the "*Sistema Tabellare*," which are updated periodically. These guidelines inform how chancellery employees assign cases to various sections. In Bologna and Naples, this process is automated.
73. Article 183 Italian Code of Civil Procedure (first appearance); Article 184 (introduction and admission of evidence-gathering strategy); Article 193 (oath-taking of the technical expert); Article 190 (closing arguments).
74. Ministry of Justice of Italy. "Istituti Vendite Giudiziarie." Available at https://www.giustizia.it/giustizia/it/mg_2_13_1.wp.
75. For example, the District Court of Florence is responsible for hearing damage actions by shareholders of Banca Monte dei Paschi di Siena, one of Italy's oldest banks, which has been involved in a high-profile legal dispute. For more information, see https://codacons.it/azionisti-in-rivolta-danni-per-283-milioni-a-mps-coop-ne-chiede-140/.

76. The nine cities previously measured in *Doing Business in Italy 2013* include Bari, Bologna, Cagliari, Milan, Naples, Padua, Palermo, Rome and Turin.
77. These are Bari, Naples and Reggio Calabria.
78. By law, when filing, the plaintiff must apply for a date at least three months after the filing date. Article 163-bis Italian Code of Civil Procedure.
79. Ministry of Justice of Italy. https://www.giustizia.it/giustizia/protected/764581/0/def/ref/NOL764579/.
80. Article 275 Italian Code of Civil Procedure.
81. Article 277 Italian Code of Civil Procedure.
82. In 2001, the president of Turin's court launched the Strasbourg Program, an ambitious plan to reduce backlogs and eliminate all cases not resolved after three or more years. By 2010, cases older than three years represented less than 5% of the court's caseload. *Doing Business in Italy 2013: Smarter Regulations for Small and Medium-Size Enterprises.* (Washington, DC: World Bank Group. 2013).
83. In 2006, the District Court of Milan launched a pilot online civil trial for injunction orders. In 2010, it also became the first court to use ICT to communicate with lawyers. World Bank. *Doing Business in Italy 2013: Smarter Regulations for Small and Medium-Size Enterprises*. (Washington, DC: World Bank Group. 2013).
84. The District Court of Milan publishes its annual performance report online each year. Tribunale Ordinario di Milano. "Giustizia in Prospettiva: Bilancio di Responsabilità Sociale 2017." https://www.tribunale.milano.it/files/BRS_2017_Tribunale.pdf.
85. Ansa.it. "Genova, -29% popolazione in 45 anni." http://www.ansa.it/liguria/notizie/2017/01/13/genova-29-popolazione-in-45-anni_fb359de9-8e85-4664-9291-efe053bc594c.html.
86. Article 492-bis Italian Code of Civil Procedure.
87. Italian Law Ministerial Decree 55/2014, as modified by Ministerial Decree 37/2018.
88. Italian Law Decree 78/2010, as modified by Decree 90/2014.
89. The systems are named *GIULI@(2004)* and *Consolle Unificata di Amministrazione SICI*, in Bologna and Naples, respectively.
90. Consiglio Superiore della Magistratura. "Il processo civile telematico." https://www.csm.it/web/csm-internet/il-processo-civile-telematico/consolle-del-magistrato.
91. Articles 806-840 Italian Code of Civil Procedure.
92. Italian Law Decree 28/2010.
93. The tax credit is up to EUR 50,000. Article 17 of Italian Law Decree 28/2010.
94. These countries are Bulgaria, Croatia, Estonia, Germany, Greece, Latvia, Lithuania, the Netherlands and Poland.
95. The average time to resolve a commercial dispute was 395 days across six cities measured in Bulgaria and 701 days across five cities benchmarked in Croatia, in 2017 and 2018, respectively. Trial time was 189 days and 319 days, respectively. World Bank. 2017. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania.* (Washington, DC: World Bank. 2018). *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia.* (Washington DC: World Bank. 2018).
96. Council of Europe, Committee of Ministers, "Recommendation No. R (84) 5 of the Committee of Ministers to Member States on the Principles of Civil Procedure Designed to Improve the Functioning of Justice" (Council of Europe, Strasbourg, 1984), p. 2.
97. World Bank. 2017. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania.* (Washington, DC: World Bank. 2018).
98. European Commission, Directorate-General for Justice and Consumers, *The 2019 EU Justice Scoreboard* (Luxembourg: Publications Office of the European Unions, 2019), https://ec.europa.eu/info/sites/info/files/justice_scoreboard_2019_en.pdf.
99. Ministry of Justice of Italy. "Piante organiche della magistratura degli uffici di legittimità." https://www.giustizia.it/giustizia/it/mg_2_9_17.page;jsessionid=K5QRpR8WQTrVCyCdtLgv01WD.

About *Doing Business* and *Doing Business in the European Union 2020: Greece, Ireland and Italy*

- *Doing Business* measures aspects of business regulation affecting small domestic firms located in the largest business city of 190 economies. In addition, for 11 economies a second city is covered.
- *Doing Business* covers 12 areas of business regulation. Ten of these areas—starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency—are included in the ease of doing business score and ease of doing business ranking. *Doing Business* also measures regulation on employing workers and contracting with the government, which are not included in the ease of doing business score and ease of doing business ranking.
- *Doing Business in the European Union 2020: Greece, Ireland and Italy* covers five *Doing Business* indicators: starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts.

Doing Business is founded on the principle that economic activity benefits from clear rules: rules that allow voluntary exchanges between economic actors, set out strong property rights, facilitate the resolution of disputes and provide contractual partners with protections against arbitrariness and abuse. Such rules are much more effective in promoting growth and development when they are efficient, transparent and accessible to those for whom they are intended.

Rules create an environment where new entrants with drive and innovative ideas can get started in business and where productive firms can invest, expand and create new jobs. The role of government policy in the daily operations of small and medium-size domestic firms is a central focus of the *Doing Business* data. The objective is to encourage regulation that is efficient, transparent and easy to implement so that businesses can thrive. *Doing Business* data focus on 12 areas of regulation affecting small and medium-size domestic firms in the largest business city of an economy. The project uses standardized case studies to provide objective, quantitative measures that can be compared across 190 economies.

WHAT *DOING BUSINESS* AND *SUBNATIONAL DOING BUSINESS* MEASURE

Doing Business captures several important dimensions of the regulatory environment affecting domestic firms. It provides quantitative indicators on regulation for starting a business, dealing with construction permits, getting electricity, registering property, getting credit, protecting minority investors, paying taxes, trading across borders, enforcing contracts and resolving insolvency (table 5.1). *Doing Business* also measures aspects of employing workers and contracting with the government (public procurement) which are not included in the ranking.

TABLE 5.1 What *Doing Business* and *Subnational Doing Business* measure—12 areas of business regulation

Indicator set	What is measured
Typically included in subnational *Doing Business* reports	
Starting a business	Procedures, time, cost and paid-in minimum capital to start a limited liability company for men and women
Dealing with construction permits	Procedures, time and cost to complete all formalities to build a warehouse and the quality control and safety mechanisms in the construction permitting system
Getting electricity	Procedures, time and cost to get connected to the electrical grid; the reliability of the electricity supply; and the transparency of tariffs
Registering property	Procedures, time and cost to transfer a property and the quality of the land administration system
Trading across borders	Time and cost to export the product of comparative advantage and to import auto parts
Enforcing contracts	Time and cost to resolve a commercial dispute and the quality of judicial processes for men and women
Not typically included in subnational *Doing Business* reports	
Getting credit	Movable collateral laws and credit information systems
Protecting minority investors	Minority shareholders' rights in related-party transactions and in corporate governance
Paying taxes	Payments, time and total tax rate and contribution for a firm to comply with all tax regulations as well as postfiling processes
Resolving insolvency	Time, cost, outcome and recovery rate for a commercial insolvency and the strength of the legal framework for insolvency
Employing workers	Flexibility in employment regulation and aspects of job quality
Contracting with the government	Procedures and time to participate in and win a works contract through public procurement and the public procurement regulatory framework

Note: The employing workers and contracting with the government indicator sets are not part of the doing business ranking in *Doing Business 2020*.

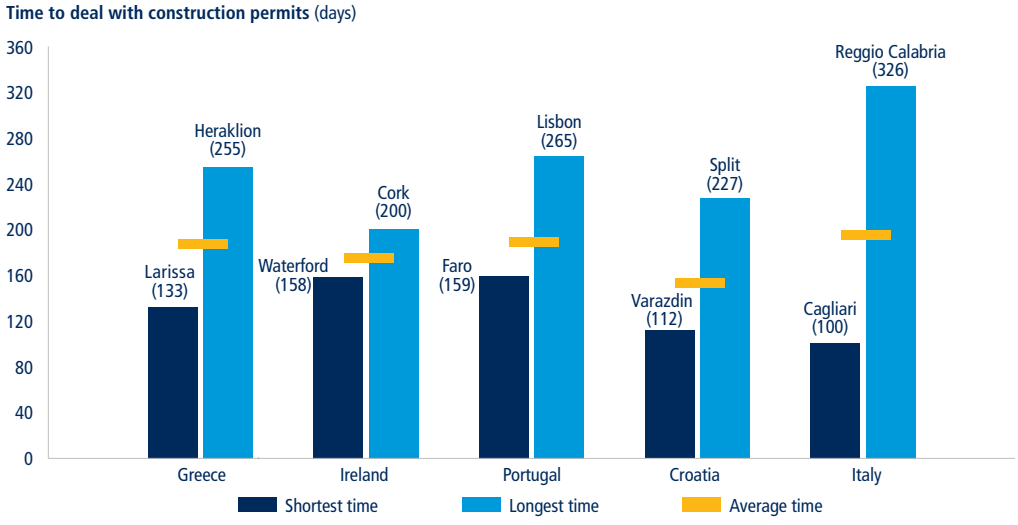
Subnational Doing Business focuses on indicators that are most likely to vary from city to city, such as those on dealing with construction permits or registering property. Indicators that use a legal scoring methodology, such as those on getting credit or protecting minority investors, are typically excluded because they mostly look at national laws with general applicability.

Doing Business measures aspects of business regulation affecting domestic small and medium-size firms defined on the basis of standardized case scenarios and located in the largest business city of each economy. In addition, for 11 economies a second city is covered.

Subnational Doing Business covers a subset of the 12 areas of business regulation that *Doing Business* covers across 190 economies. Subnational studies expand the *Doing Business* analysis beyond the largest business city of an economy. They measure variation in regulations or in the implementation of national laws across locations within an economy (as in South Africa) or a region (as in this report). Projects are undertaken at the request of governments.

Data collected by subnational studies over the past several years show that there can be substantial variation within an economy (figure 5.1). In Croatia in 2018, for example, dealing with construction permits took 112 days in Varazdin and 227 in Split. Indeed, within the same economy one can find locations that perform as well as economies ranking in the top 20 on the ease of dealing with

FIGURE 5.1 Different locations, different regulatory processes, same economy



Source: Subnational Doing Business database.

Note: The average time shown for each country is based on all cities covered by the data: 6 cities in Greece in 2019, 5 cities in Ireland in 2019, 8 cities in Portugal in 2018, 5 cities in Croatia in 2018 and 13 cities in Italy in 2019.

construction permits and locations that perform as poorly as economies ranking in the bottom 40 on that indicator.

The subnational *Doing Business* studies create disaggregated data on business regulation. But they go beyond a data collection exercise. They have proved to be strong motivators for regulatory reform at the local level:

- The data produced are comparable across locations within the economy and internationally, enabling locations to benchmark their results both locally and globally. Comparisons of locations that are within the same economy and therefore share the same legal and regulatory framework can be revealing: local officials find it hard to explain why doing business is more difficult in their jurisdiction than in a neighboring one.
- Pointing out good practices that exist in some locations but not others within an economy helps policy makers recognize the potential for replicating these good practices. This can prompt discussions of regulatory reform across different levels of government, providing opportunities for local governments and agencies to learn from one another and resulting in local ownership and capacity building.

Since 2005 subnational reports have covered 543 locations in 78 economies, including Poland, Spain, Colombia, the Arab Republic of Egypt, Brazil, Mozambique and Serbia. Twenty economies—including South Africa, the United Arab Emirates, Kazakhstan, Indonesia, Kenya, Mexico, Nigeria, the Philippines and the Russian Federation—have undertaken two or more rounds of subnational data collection to measure progress over time (figure 5.2). Ongoing studies include those in Honduras (San Pedro Sula), Malaysia (six cities and four ports) and Peru (12 cities).

Doing Business in the European Union 2020: Greece, Ireland and Italy is the first report of the subnational *Doing Business* series in Greece, Ireland and Italy. It covers six cities in Greece (Alexandroupoli, Athens, Heraklion, Larissa, Patra and Thessaloniki), five in Ireland (Cork, Dublin, Galway, Limerick, and Waterford), 13 in Italy (Ancona, Bari, Bologna, Cagliari, Florence, Genoa, Milan, Naples, Padua, Palermo, Reggio Calabria, Rome and Turin).

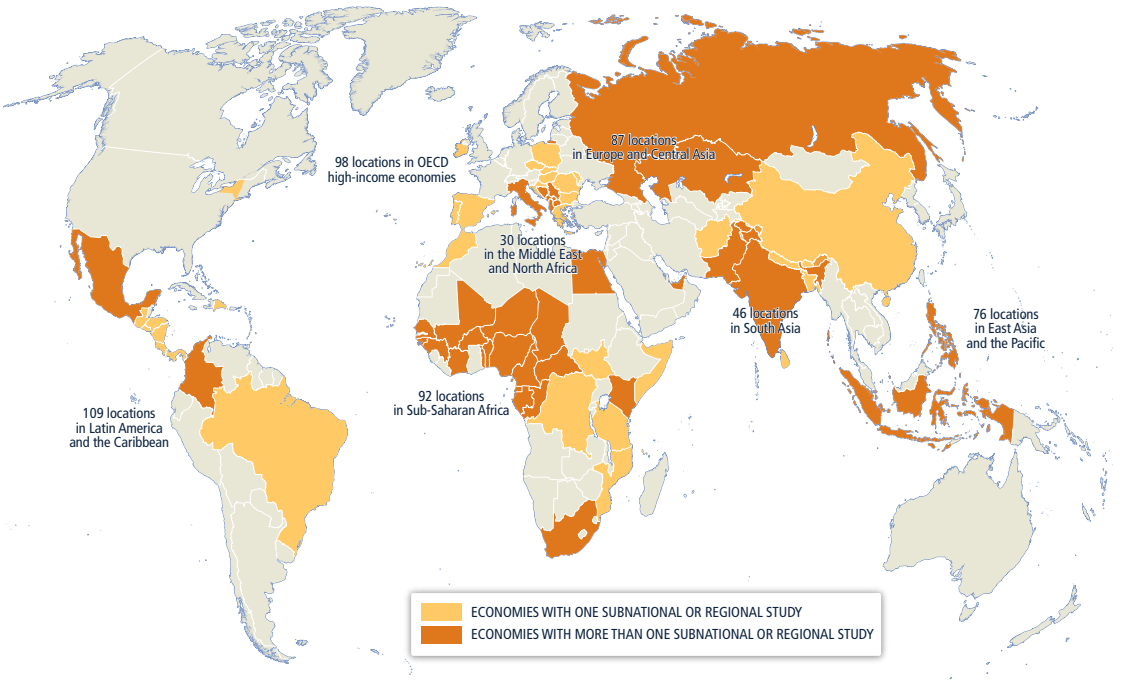
How the indicators are selected

The design of the *Doing Business* indicators has been informed by theoretical insights gleaned from extensive research.[1] In addition, background papers developing the methodology for most of the *Doing Business* indicator sets have established the importance of the rules and regulations that *Doing Business* measures for economic outcomes such as trade volumes, foreign direct investment, market capitalization in stock exchanges and private credit as a percentage of GDP.[2]

Doing Business in the European Union 2020: Greece, Ireland and Italy covers five *Doing Business* indicator sets (or topics): starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts. These *Doing Business* indicator sets were selected on the basis of their relevance to the countries' context and their ability to show variation across the cities covered.

Some *Doing Business* indicators give a higher score for more regulation and better-functioning institutions (such as courts or credit bureaus). Higher scores are given for stricter disclosure requirements for related-party transactions, for example,

FIGURE 5.2 Comparing regulation at the local level: *Subnational Doing Business* studies



Source: Subnational Doing Business database.

in the area of protecting minority investors. Higher scores are also given for a simplified way of applying regulation that keeps compliance costs for firms low—such as by easing the burden of business start-up formalities with a one-stop shop or through a single online portal. Finally, the scores reward economies that apply a risk-based approach to regulation as a way to address social and environmental concerns—such as by placing a greater regulatory burden on activities that pose a high risk to the population and a lesser one on lower-risk activities. Thus, the economies that rank highest on the ease of doing business are not those where there is no regulation, but those where governments have managed to create rules that facilitate interactions in the marketplace without needlessly hindering the development of the private sector.

The ease of doing business score and ease of doing business ranking

Doing Business presents results for two aggregate measures: the ease of doing business score and the ease of doing business ranking, which is based on the ease of doing business score. The ease of doing business ranking compares economies with one another; the ease of doing business scores benchmark economies with respect to regulatory best practice, showing the proximity to the best regulatory performance on each *Doing Business* indicator. This study focuses only on the doing business score and ranking for individual indicator sets.

When compared across years, the ease of doing business score shows how much the regulatory environment for local entrepreneurs in an economy has changed over time in absolute terms, whereas the ease of doing business ranking shows only how much the regulatory environment has changed relative to that in other economies.

Doing Business in the European Union 2020: Greece, Ireland and Italy includes topic scores and rankings of the cities within each country on five topics: starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts. The score measures a city's performance with respect to a measure of regulatory best practice for each topic. For starting a business, for example, Georgia and New Zealand have the lowest number of procedures required (1). New Zealand also holds the shortest time to start a business (0.5 days), while Slovenia and Rwanda have the lowest cost (0.0). Australia, Colombia and 118 other economies have no paid-in minimum capital requirement (table 5.2).

Calculation of the doing business score for each topic

Calculating the doing business score for each of the five topics for each city involves two main steps. In the first step individual component indicators are normalized to a common unit where each of the 19 component indicators y is rescaled using the linear transformation (worst – *y*)/(worst – best). In this formulation the highest score represents the best regulatory performance on the

indicator across all economies covered by *Doing Business* since 2005 or the third year in which data for the indicator were collected. Both the best regulatory performance and the worst regulatory performance are established every five years[3] on the basis of the *Doing Business* data for the year in which they are established and remain at that level for the five years regardless of any changes in data in interim years.

Thus, an economy may establish the best regulatory performance for an indicator even though it may not have the highest score in a subsequent year. Conversely, an economy may score higher than the best regulatory performance if the economy reforms after the best regulatory performance is set. For example, the best regulatory performance for the time to get electricity is set at 18 days. In the Republic of Korea it now takes 13 days to get electricity while in the United Arab Emirates it takes just 7 days. Although the two economies have different times, both economies score 100 on the time to get electricity because they have exceeded the threshold of 18 days.

For scores on indexes such as the building quality control index or the quality of land administration index, the best regulatory performance is set at the highest possible value (although no economy has yet reached that value in the case of the latter).

In the same formulation, to mitigate the effects of extreme outliers in the distributions of the rescaled data for most

TABLE 5.2 Which economies set the best regulatory performance?

Topic and indicator	Economy establishing best regulatory performance	Best regulatory performance	Worst regulatory performance
Starting a business			
Procedures (number)	Georgia, New Zealand	1	18[a]
Time (days)	New Zealand	0.5	100[b]
Cost (% of income per capita)	Rwanda; Slovenia	0.0	200.0[b]
Minimum capital (% of income per capita)	Australia; Colombia, Mauritius[c]	0.0	400.0[b]
Dealing with construction permits			
Procedures (number)	No economy was a best performer as of May 1, 2019.[d]	5	30[a]
Time (days)	No economy was a best performer as of May 1, 2019.[d]	26	373[b]
Cost (% of warehouse value)	No economy was a best performer as of May 1, 2019.[d]	0.0	20.0[b]
Building quality control index (0–15)	China; Luxembourg; United Arab Emirates[e]	15	0[f]
Getting electricity			
Procedures (number)	Germany; Kenya; Republic of Korea[g]	3	9[a]
Time (days)	Republic of Korea; St. Kitts and Nevis; United Arab Emirates	18	248[b]
Cost (% of income per capita)	China; Japan; United Arab Emirates	0.0	8,100.0[b]
Reliability of supply and transparency of tariffs index (0–8)	Costa Rica; Ireland; Malaysia[h]	8	0[e]
Registering property			
Procedures (number)	Georgia; Norway; Portugal[i]	1	13[a]
Time (days)	Georgia; Qatar	1	210[b]
Cost (% of property value)	Saudi Arabia	0.0	15.0[b]
Quality of land administration index (0–30)	No economy has reached the best performance yet.	30	0[f]
Enforcing contracts			
Time (days)	Singapore	120	1,340[b]
Cost (% of claim)	Bhutan	0.1	89.0[b]
Quality of judicial processes index (0–18)	No economy has reached the best performance yet.	18	0[f]

Source: Doing Business database.

a. Worst performance is defined as the 99th percentile among all economies in the *Doing Business* sample.
b. Worst performance is defined as the 95th percentile among all economies in the *Doing Business* sample.
c. Another 117 economies also have a paid-in minimum capital requirement of 0.0.
d. No economy was a best performer as of May 1, 2019, due to data revisions.
e. Another three economies score 15 out of 15 on the building quality control index.
f. Worst performance is the worst value recorded.
g. In 25 other economies it takes no more than three procedures to get an electricity connection.
h. Another 23 economies score 8 out of 8 on the reliability of supply and transparency of tariffs index.
i. Two more economies record one procedure to register property.

component indicators (very few economies need 700 days to complete the procedures to start a business, but many need 9 days), the worst performance is calculated after the removal of outliers. The definition of outliers is based on the distribution for each component indicator. To simplify the process two rules were defined: the 95th percentile is used for the indicators with the most dispersed distributions (including minimum capital and the time and cost indicators), and the 99th percentile is used for number of procedures. No outlier is removed for component indicators bound by definition or construction, including legal index scores (such as the reliability of supply and transparency of tariffs index or the quality of judicial processes index) (figure 5.3).

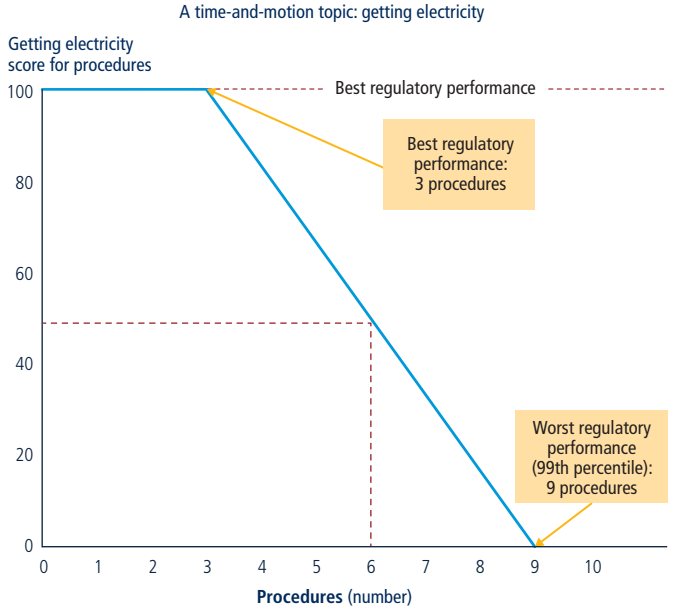
In the second step for calculating the doing business score for each topic, the scores obtained for individual indicators for each city are aggregated through simple averaging into one score for each topic.

A city's topic score is indicated on a scale from 0 to 100, where 0 represents the worst regulatory performance and 100 the best regulatory performance. All topic ranking calculations are based on scores without rounding.

Variability of cities' scores across topics

Each *Doing Business* topic measures a different aspect of the business regulatory environment. The scores and associated rankings of a city can vary, sometimes significantly, across topics. One way to assess the variability of a city's regulatory performance is to look at its scores across topics. Consider the example of Zilina (Slovakia) in 2018. Its aggregate ease of doing business score across the 5 topics was 77.8. It scored 84.7 for starting a business, 88.4 for getting electricity and 91.0 for registering property, but only 57.9 for dealing with construction permits and 67.1 for enforcing contracts.

FIGURE 5.3 How are distance to frontier scores calculated for indicators? An example



Source: Doing Business database.

Variation in performance across topics is not at all unusual. It reflects differences in the degree of priority that government authorities give to particular areas of business regulation reform and in the ability of different government agencies to deliver tangible results in their area of responsibility.

Topic rankings

Each of the topic rankings range from 1 to 6 in Greece, 1 to 5 in Ireland and 1 to 13 in Italy. The ranking of cities is determined by sorting the aggregate doing business scores for each topic.

ADVANTAGES AND LIMITATIONS OF THE METHODOLOGY

The *Doing Business* methodology is designed to be an easily replicable way to benchmark specific characteristics of business regulation—how they are implemented by governments and experienced by private firms on the ground. Its advantages and limitations should be understood when using the data.

Ensuring comparability of the data across a global set of economies is a central consideration for the *Doing Business* indicators, which are developed using standardized case scenarios with specific assumptions. One such assumption is the location of a standardized business—the subject of the *Doing Business* case study—in the largest business city of the economy. The reality is that business regulations and their enforcement may differ within a country, particularly in federal states and large economies. Gathering data for every relevant jurisdiction in each of the 190 economies covered by *Doing Business* is infeasible. Nevertheless, where policy makers are interested in generating data at the local level, beyond the largest business city, and learning from local good practices, *Doing Business* has complemented its global indicators with subnational studies. Also, starting with *Doing Business 2015*, coverage was extended to the second-largest city in economies with a population of more than 100 million (as of 2013).

Doing Business recognizes the limitations of the standardized case scenarios and

assumptions. Although such assumptions come at the expense of generality, they also help to ensure the comparability of data. Some *Doing Business* topics are complex, so it is important that the standardized cases are defined carefully. For example, the standardized case scenario usually involves a limited liability company or its legal equivalent. There are two reasons for this assumption. First, private limited liability companies are the most prevalent business form (for firms with more than one owner) in many economies around the world. Second, this choice reflects the focus of *Doing Business* on expanding opportunities for entrepreneurship: investors are encouraged to venture into business when potential losses are limited to their capital participation.

Another assumption underlying the *Doing Business* indicators is that entrepreneurs have knowledge of and comply with applicable regulations. In practice, entrepreneurs may not be aware of what needs to be done or how to comply with regulations and may lose considerable time trying to find out. Alternatively, they may intentionally avoid compliance—by not registering for social security, for example. Firms may opt for bribery and other informal arrangements intended to bypass the rules where regulation is particularly onerous. Levels of informality tend to be higher in economies with especially burdensome regulation. Compared with their formal sector counterparts, firms in the informal sector typically grow more slowly, have poorer access to credit and employ fewer workers—and these workers remain outside the protections of labor law and, more generally, other legal protections embedded in the law.[4] Firms in the informal sector are also less likely to pay taxes. *Doing Business* measures one set of factors that help explain the occurrence of informality and provides policy makers with insights into potential areas of regulatory reform.

Many important policy areas are not covered by *Doing Business*; even within the areas it measures, the scope is narrow. *Doing Business* does not measure the full range of factors, policies and institutions that affect the quality of an economy's business environment or its national competitiveness. It does not, for example, capture aspects of macroeconomic stability, development of the financial system, market size, the incidence of bribery and corruption or the quality of the labor force.

DATA COLLECTION IN PRACTICE

The *Doing Business* data are based on a detailed reading of domestic laws, regulations and administrative requirements as well as their implementation in practice as experienced by private professionals. The study covers 190 economies—including some of the smallest and poorest economies, for which other sources provide little or no data. The data are collected through several rounds of communication with expert respondents (both private sector practitioners and government officials), through responses to questionnaires, conference calls, written correspondence and visits by the team. *Doing Business* relies on four main sources of information: the relevant laws and regulations, *Doing Business* respondents, the governments of the economies covered and the World Bank Group regional staff. For a detailed explanation of the *Doing Business* methodology, see the data notes at www.doingbusiness.org.

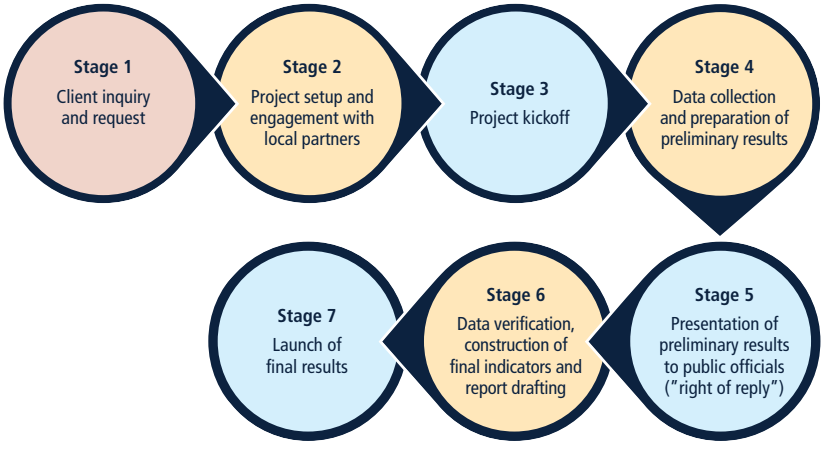
Subnational Doing Business follows similar data collection methods. However, subnational *Doing Business* studies are driven by client demand and do not follow the same timeline as global *Doing Business* publications (figure 5.4).

Relevant laws and regulations

Indicators presented in *Doing Business in the European Union 2020: Greece, Ireland and Italy* are based on laws and regulations. In addition to filling out questionnaires, *Doing Business* respondents submit references to the relevant laws, regulations and fee schedules. The team collects the texts of the relevant laws and regulations and checks the questionnaire responses for accuracy. The team examines the civil procedure code, for example, to check the maximum number of adjournments in a commercial court dispute.

Extensive consultations with multiple contributors are conducted by the team to minimize measurement errors for the rest of the data. For some indicators—for example, those on dealing

FIGURE 5.4 Typical stages of a subnational *Doing Business* project



with construction permits and enforcing contracts—the time component and part of the cost component (where fee schedules are lacking) are based on what actual practice looks like. This approach introduces a degree of judgment by respondents on what actual practice looks like. When respondents disagree, the time indicators reported represent the median values of several responses given under the assumptions of the standardized case.

Expert respondents

For *Doing Business in the European Union 2020: Greece, Ireland and Italy,* more than 500 professionals across the three economies assisted in providing the data that inform the five areas covered. The *Subnational Doing Business* website and the acknowledgments section of this report list the names and credentials of those respondents wishing to be acknowledged. Selected on the basis of their expertise in these areas, respondents are professionals who routinely administer or advise on the legal and regulatory requirements in the specific areas covered by *Doing Business in the European Union 2020: Greece, Ireland and Italy*. Because of the focus on legal and regulatory arrangements, most of the respondents are legal professionals such as lawyers or notaries. Architects, engineers, electrical contractors and other professionals answered the questionnaires related to dealing with construction permits and getting electricity. Information incorporated in the indicators was also provided by certain public officials (such as registrars from the company or property registry). Local and national government officials and judges also provided information that is incorporated in the indicators.

The *Doing Business* approach is to work with legal practitioners or other professionals who regularly undertake the transactions involved. Following the standard methodological approach for time-and-motion studies, *Doing Business* breaks down each process or transaction, such as starting a business or registering a building, into separate steps to ensure a better estimate of time. The time estimate for each step is given by practitioners with significant and routine experience in the transaction.

Governments and World Bank Group regional staff

After receiving the completed questionnaires from the respondents for *Doing Business in the European Union 2020: Greece, Ireland and Italy* verifying the information against the law, and conducting follow-up inquiries to ensure that all relevant information is captured, the *Subnational Doing Business* team shared preliminary findings of the study with governments and public agencies operating at the national and local levels. Through this process, government authorities had the opportunity to comment on the preliminary data, in meetings with World Bank Group staff as well as in writing ("right of reply" period). Having public officials discuss and comment on the preliminary results has proven to be an important activity, not only to improve the quality of the study but also to enhance the dialogue between the local governments and the World Bank Group at the subnational level.

USES OF THE *DOING BUSINESS* DATA

Doing Business was designed with two main types of users in mind: policy makers and researchers. It is a tool that governments can use to design sound business regulatory policies. Nevertheless, the *Doing Business* data are limited in scope and should be complemented with other sources of information. *Doing Business* focuses on a few specific rules relevant to the case studies analyzed. These rules and case studies are chosen to be illustrative of the business regulatory environment, but they do not constitute a comprehensive description of that environment. By providing a unique data set that enables analysis aimed at better understanding the role of business regulation in economic development, *Doing Business* is also an important source of information for researchers.

Governments and policy makers

Doing Business offers policy makers a benchmarking tool useful in stimulating policy debate, both by exposing potential challenges and by identifying good practices and lessons learned. Despite the narrow focus of the indicators, the initial debate in an economy on the results they highlight typically turns into a deeper discussion on areas where business regulatory reform is needed, including areas well beyond those measured by *Doing Business*. In economies where subnational studies are conducted, the *Doing Business* indicators go one step further in offering policy makers a tool to identify good practices that can be adopted within their economies.

The *Doing Business* indicators are "actionable." For example, governments can set the minimum capital requirement for new firms, invest in company and property registries to increase their efficiency, or improve the efficiency of tax administration by adopting the latest technology to facilitate the preparation, filing and payment of taxes by the business community. Governments also undertake court reforms to shorten delays in the enforcement of contracts. Some *Doing Business* indicators, however, capture procedures, time and costs that involve private sector participants, such as lawyers, notaries, architects, electricians or freight forwarders. Governments have little influence in the short run over the fees these professions charge, though much can be achieved by strengthening professional licensing regimes and preventing anticompetitive behavior. In addition, governments have no control over the geographic location of their economy, a factor that can adversely affect businesses.

Over the past decade governments have increasingly turned to *Doing Business* as a repository of actionable, objective data providing unique insights into

good practices worldwide as they have come to understand the importance of business regulation as a driving force of competitiveness. To ensure the coordination of efforts across agencies, economies such as Colombia, Kuwait and Malaysia have formed regulatory reform committees. These committees use the *Doing Business* indicators as one input to inform their programs for improving the business environment. More than 70 other economies have also formed such committees. Governments have reported more than 3,800 regulatory reforms, 1,316 of which have been informed by *Doing Business* since 2003.[5]

Many economies share knowledge on the regulatory reform process related to the areas measured by *Doing Business*. Among the most common venues for this knowledge sharing are peer-to-peer learning events—workshops where officials from different governments across a region or even across the globe meet to discuss the challenges of regulatory reform and to share their experiences.

Researchers

Doing Business data are widely used by researchers in academia, think tanks, international organizations and other institutions. Since 2003, thousands of empirical articles have used *Doing Business* data or its conceptual framework to analyze the impact of business regulation on various economic outcomes.[6]

NOTES

1. Djankov, Simeon. 2016. "The Doing Business Project: How It Started: Correspondence." *Journal of Economic Perspectives* 30 (1): 247–48.
2. These papers are available on the *Doing Business* website at http://www.doingbusiness.org/methodology.
3. The next update will be published in *Doing Business 2021* along with several other methodological changes such as the introduction of the contracting with the government indicators.
4. Friedrich Schneider, "The Informal Sector in 145 Countries" (Department of Economics, University Linz, Linz, 2005). See also Rafael La Porta and Andrei Shleifer, "The Unofficial Economy and Economic Development," Tuck School of Business Working Paper 2009-57 (Dartmouth College, Hanover, NH, 2008), available at Social Science Research Network (SSRN), http://ssrn.com/abstract=1304760.
5. These are reforms for which *Doing Business* is aware that information provided by *Doing Business* was used in shaping the reform agenda.
6. Since the publication of the first *Doing Business* study in 2003, more than 3,700 research articles discussing how regulation in the areas measured by *Doing Business* influences economic outcomes have been published in peer-reviewed academic journals; over 1,300 of these are published in the top 100 journals. Another 10,000 are published as working papers, books, reports, dissertations or research notes.

Data Notes

The indicators presented and analyzed in *Doing Business in the European Union 2020: Greece, Ireland and Italy* measure business regulation, the quality and strength of legal frameworks, the protection of property rights—and their effect on businesses, especially small and medium domestic firms. First, the indicators document the complexity of regulation, such as the number of procedures to start a business or to register a transfer of commercial property. Second, they gauge the time and cost to achieve a regulatory goal or comply with regulation, such as the time and cost to deal with construction permits or enforce a contract. Third, they measure the extent of legal protections of property, for example, the protections of property rights.

This report presents *Doing Business* indicators for 24 cities in Greece, Ireland and Italy. The data for all sets of indicators in *Doing Business in the European Union 2020: Greece, Ireland and Italy* are current as of May 1, 2019. The data for 187 other economies used for comparison are based on the indicators in *Doing Business 2020,* the 17th in a series of annual reports published by the World Bank Group.

METHODOLOGY

The data for *Doing Business in the European Union 2020: Greece, Ireland and Italy* were collected in a standardized way. To start, the team customized the *Doing Business* questionnaires for the specific study and translated them into Greek and Italian. The questionnaire uses a simple business case to ensure comparability across locations and economies and over time—with assumptions about the legal form of the business, its size, its location and the nature of its operations.

Questionnaires were administered to more than 600 local experts, including lawyers, business consultants, architects, engineers, notaries, magistrates, government officials and other professionals routinely administering or advising on legal and regulatory requirements. These experts have several rounds of interaction with the project team, involving conference calls, written correspondence and visits by the team. Team members visited all 24 locations, some several times, to verify data and recruit respondents. The data from questionnaires were subjected to numerous rounds of verification, leading to revisions or expansions of the information collected.

The *Doing Business* methodology offers several advantages. It is transparent, using factual information about what laws and regulations say and allowing multiple interactions with local respondents to clarify potential misinterpretations of questions. Having representative samples of respondents is not an issue; *Doing Business* is not a statistical survey, and the texts of the relevant laws and regulations are collected and answers checked for accuracy. The methodology is easily replicable, so data can be collected in a large sample of economies. Because standard assumptions are used in the data collection, comparisons and benchmarks are valid across economies. Finally, the data not only highlight the extent of specific regulatory obstacles to business but also identify their source and point to what might be reformed.

LIMITS TO WHAT IS MEASURED

The *Doing Business* methodology has five limitations that should be considered when interpreting the data. First, the data often focus on a specific business form—generally a limited liability company (or its legal equivalent) of a specified size—and may not be representative of the regulation on other businesses (for example, sole proprietorships). Second, transactions described in a standardized case scenario refer to a specific set of issues and may not represent the full set of issues that a business encounters. Third, the measures of time involve an element of judgment by the expert respondents. When sources indicate different estimates, the time indicators reported in *Doing Business* represent the median values of several responses given under the assumptions of the standardized case.

Finally, the methodology assumes that a business has full information on what is required and does not waste time when completing procedures. In practice, completing a procedure may take longer if the business lacks information or is unable to follow up promptly. Alternatively, the business may choose to disregard

Economy characteristics

Gross national income per capita

Doing Business in the European Union 2020: Greece, Ireland and Italy reports 2018 income per capita as published in the World Bank's World Development Indicators 2019. Income is calculated using the Atlas method (in current U.S. dollars). For cost indicators expressed as a percentage of income per capita, 2018 gross national income (GNI) per capita in current U.S. dollars is used as the denominator. Greece's income per capita for 2018 is $ 19,540 (EUR 17,064), Ireland's is $59,360 (EUR 52,141) and Italy's is $33,560 (EUR 29,360).

Region and income group

Doing Business uses the World Bank regional and income group classifications, available at https://datahelpdesk.worldbank.org/knowledgebase/articles/906519).

Exchange rates

The exchange rate for the U.S. dollar used in *Doing Business in the European Union 2020: Greece, Ireland and Italy* is: $1 = EUR 0.87.

some burdensome procedures. For both reasons the time delays reported in *Doing Business* would differ from the recollection of entrepreneurs reported in the World Bank Enterprise Surveys or other firm-level surveys.

STARTING A BUSINESS

Doing Business records all procedures officially required, or commonly done in practice, for an entrepreneur to start up and formally operate an industrial or commercial business, as well as the time and cost to complete these procedures and the paid-in minimum capital requirement (figure 6.1). These procedures include the processes entrepreneurs undergo when obtaining all necessary approvals, licenses, permits and completing any required notifications, verifications or inscriptions for the company and employees with relevant authorities.

The ranking of locations on the ease of starting a business is determined by sorting their scores for starting a business. These scores are the simple average of the scores for each of the component indicators (figure 6.2).

Two types of local limited liability companies are considered under the starting a business methodology. They are identical in all aspects, except that one company is owned by five married women and the other by five married men. The score for each indicator is the average of the scores obtained for each of the component indicators for both of these standardized companies.

After a study of laws, regulations and publicly available information on business entry, a detailed list of procedures is developed, along with the time and cost to comply with each procedure under normal circumstances and the paid-in minimum capital requirement. Subsequently, local incorporation lawyers, notaries and government officials review and verify the data.

Information is also collected on the sequence in which procedures are to be completed and whether procedures may be carried out simultaneously. It is assumed that any required information is readily available and that the entrepreneur will pay no bribes. If answers by local experts differ, inquiries continue until the data are reconciled.

To make the data comparable across locations, several assumptions about the businesses and the procedures are used.

FIGURE 6.1 What are the time, cost, paid-in minimum capital and number of procedures to get a local limited liability company up and running?

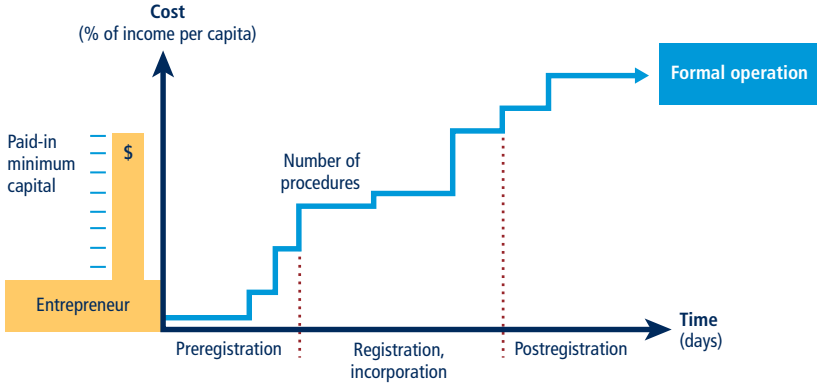
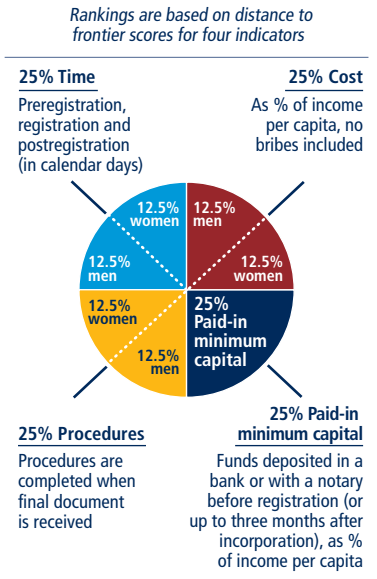


FIGURE 6.2 Starting a business: getting a local limited liability company up and running



Assumptions about the business

The business:

- Is a limited liability company (or its legal equivalent). If there is more than one type of limited liability company in the economy, the limited liability form most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office.
- Operates in the selected city.
- Performs general industrial or commercial activities such as the production or sale to the public of goods or services. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It is not using heavily polluting production processes.
- Does not qualify for investment incentives or any special benefits.
- Is 100% domestically owned.
- Has five business owners, none of whom is a legal entity. One business owner holds 30% of the company shares, two owners have 20% of shares each, and two owners have 15% of shares each.
- Is managed by one local director.
- Has between 10 and 50 employees one month after the commencement of operations, all of them domestic nationals.
- Has start-up capital of 10 times income per capita.
- Has an estimated turnover of at least 100 times income per capita.
- Leases the commercial plant or offices and is not a proprietor of real estate.
- Has an annual lease for the office space equivalent to one income per capita.
- Is in an office space of approximately 929 square meters (10,000 square feet).
- Has a company deed that is 10 pages long.

The owners:

- Have reached the legal age of majority and are capable of making decisions as an adult. If there is no legal age of majority, they are assumed to be 30 years old.
- Are in good health and have no criminal record.
- Are married, the marriage is monogamous and registered with the authorities.
- Where the answer differs according to the legal system applicable to the woman or man in question (as may be the case in economies where there is legal plurality), the answer used will be the one that applies to the majority of the population.

Procedures

A procedure is defined as any interaction of the company founders with external parties (for example, government agencies, lawyers, auditors or notaries) or spouses (if legally required). Interactions between company founders or company officers and employees are not counted as procedures. Procedures that must be completed in the same building but in different offices or at different counters are counted as separate procedures. If founders have to visit the same office several times for different sequential procedures, each is counted separately. The founders are assumed to complete all procedures themselves, without middlemen, facilitators, accountants or lawyers, unless the use of such a third party is mandated by law or solicited by the majority of entrepreneurs. If the services of professionals are required, procedures conducted by such professionals on behalf of the company are counted as separate procedures. Each electronic procedure is counted as a separate procedure.

Approvals from spouses to own a business or leave the home are considered procedures if required by law or if by failing to obtain such approval the spouse will suffer consequences under the law, such as the loss of right to financial maintenance. Obtaining permissions only required by one gender for company registration and operation, or getting additional documents only required by one gender for a national identification card are considered additional procedures. In that case, only procedures required for one spouse but not the other are counted. Both pre- and post-incorporation procedures that are officially required or commonly done in practice for an entrepreneur to formally operate a business are recorded (table 6.1).

Procedures required for official correspondence or transactions with public agencies are also included. For example, if a company seal or stamp is required on official documents, such as tax declarations, obtaining the seal or stamp is counted. Similarly, if a company must open a bank account in order to complete any subsequent procedure—such as registering for value added tax or showing proof of minimum capital deposit—this transaction is included as a procedure. Shortcuts are counted only if they fulfill four criteria: they are legal, they are available to the general public, they are used by the majority of companies, and avoiding them causes delays.

Only procedures required for all businesses are included. Industry-specific

TABLE 6.1 What do the starting a business indicators measure?
Procedures to legally start and formally operate a company (number)
Preregistration (for example, name verification or reservation, notarization)
Registration in the selected city
Postregistration (for example, social security registration, company seal)
Obtaining approval from spouse to start a business, to leave the home to register the company, or to open a bank account
Obtaining any gender-specific document for company registration and operation, national identification card or the opening of a bank account
Time required to complete each procedure (calendar days)
Does not include time spent gathering information
Each procedure starts on a separate day (two procedures cannot start on the same day)—though procedures that can be fully completed online are an exception to this rule
Registration process considered completed once final incorporation document is received or company can officially start operating
No prior contact with officials takes place
Cost required to complete each procedure (% of income per capita)
Official costs only, no bribes
No professional fees unless services required by law or commonly used in practice
Paid-in minimum capital (% of income per capita)
Funds deposited in a bank or with a notary before registration (or up to three months after incorporation)

procedures are excluded. For example, procedures to comply with environmental regulations are included only when they apply to all businesses conducting general commercial or industrial activities. Procedures that the company undergoes to connect to electricity, water, gas and waste disposal services are not included in the starting a business indicators.

Time

Time is recorded in calendar days. The measure captures the median duration that incorporation lawyers or notaries indicate is necessary in practice to complete a procedure with minimum follow-up with government agencies and no unofficial payments. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the minimum time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days). A registration process is considered completed once the company has received the final incorporation document or can officially commence business operations. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the location's score. When obtaining a spouse's approval, it is assumed that permission is granted at no additional cost unless the permission needs to be notarized. It is assumed that the entrepreneur does not waste time and commits to completing each remaining procedure without delay. The time spent by the entrepreneur preparing information to fill in forms is not measured. It is assumed that the entrepreneur is aware of all entry requirements and their sequence from the beginning but has had no prior contact with any of the officials involved.

Cost

Cost is recorded as a percentage of the economy's income per capita. It includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Fees for purchasing and legalizing company books are included if these transactions are required by law. Although value added tax registration can be counted as a separate procedure, value added tax is not part of the incorporation cost. The company law, the commercial code and specific regulations and fee schedules are used as sources for calculating costs. In the absence of fee schedules, a government officer's estimate is taken as an official source. In the absence of a government officer's estimate, estimates by incorporation experts are used. If several incorporation experts provide different estimates, the median reported value is applied. In all cases the cost excludes bribes.

Paid-in minimum capital

The paid-in minimum capital requirement reflects the amount that the entrepreneur needs to deposit in a bank or with a third party (for example, a notary) before registration or up to three months after incorporation. It is recorded as a percentage of the economy's income per capita. The amount is typically specified in the commercial code or the company law. The legal provision needs to be adopted, enforced and fully implemented. Any legal limitation of the company's operations or decisions related to the payment of the minimum capital requirement is recorded. In case the legal minimum capital is provided per share, it is multiplied by the number of shareholders owning the company. Many economies require minimum capital but allow businesses to pay only a part of it before registration, with the rest to be paid after the first year of operation. In El Salvador in May 2019, for example, the minimum capital requirement was $2,000, of which 5% needed to be paid before registration. Therefore, the paid-in minimum capital recorded for El Salvador is $100, or 2.6% of income per capita.

The data details on starting a business can be found at http://www.doingbusiness.org. This methodology was developed by Simeon Djankov, Rafael La Porta, Florencio López-de-Silanes and Andrei Shleifer ("The Regulation of Entry," Quarterly Journal of Economics 117, no. 1 [2002]: 1–37) and is adopted here with minor changes.

DEALING WITH CONSTRUCTION PERMITS

Doing Business records all procedures required for a business in the construction industry to build a warehouse, along with the time and cost to complete each procedure. In addition, *Doing Business* measures the building quality control index, evaluating the quality of building

regulations, the strength of quality control and safety mechanisms, liability and insurance regimes, and professional certification requirements. Information is collected through a questionnaire administered to experts in construction licensing, including architects, civil engineers, construction lawyers, construction firms, utility service providers, and public officials who deal with building regulations, including approvals, permit issuance and inspections.

The ranking of locations on the ease of dealing with construction permits is determined by sorting their scores for dealing with construction permits. These scores are the simple average of the scores for each of the component indicators (figure 6.3).

EFFICIENCY OF CONSTRUCTION PERMITTING

Doing Business divides the process of building a warehouse into distinct procedures in the questionnaire and solicits data for calculating the time and cost to complete each procedure (figure 6.4). These procedures include, but are not limited to:

FIGURE 6.3 Dealing with construction permits: efficiency and quality of building regulation

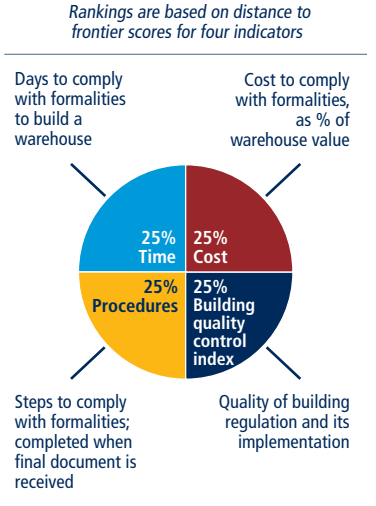
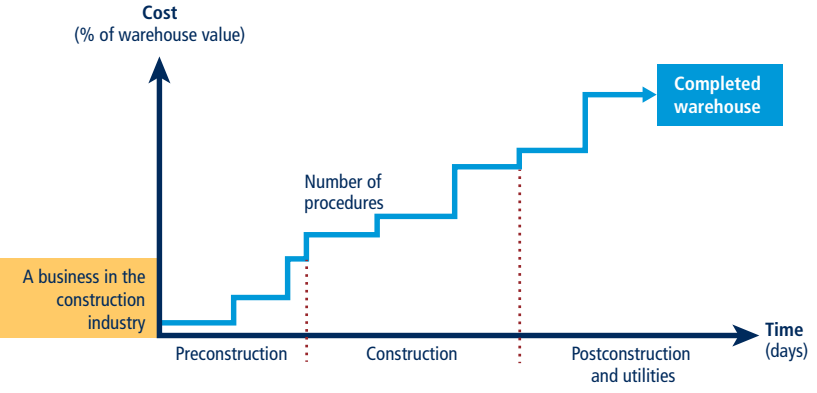


FIGURE 6.4 What are the time, cost and number of procedures to comply with formalities to build a warehouse?



- Obtaining all plans and surveys required by the architect and the engineer to start the design of the building plans (for example, topographical surveys, location maps or soil tests).
- Obtaining and submitting all relevant project-specific documents (for example, building plans, site maps and certificates of urbanism) to the authorities.
- Hiring external third-party supervisors, consultants, engineers or inspectors (if necessary).
- Obtaining all necessary clearances, licenses, permits and certificates.
- Submitting all required notifications for the start and end of construction and for inspections.
- Requesting and receiving all necessary inspections (unless completed by a hired private, third-party inspector).

Doing Business also records procedures for obtaining connections for water and sewerage. Procedures necessary to register the warehouse so that it can be used as collateral or transferred to another entity are also counted.

To make the data comparable across locations, several assumptions about the construction company, the warehouse project and the utility connections are used.

Assumptions about the construction company

The construction company (BuildCo):

- Is a limited liability company (or its legal equivalent).
- Operates in the selected city.
- Is 100% domestically and privately owned.
- Has five owners, none of whom is a legal entity.
- Is fully licensed and insured to carry out construction projects, such as building warehouses.
- Has 60 builders and other employees, all of them nationals with the technical expertise and professional experience necessary to obtain construction permits and approvals.
- Has a licensed architect and a licensed engineer, both registered with the local association of architects or engineers, where applicable. BuildCo is not assumed to have any other employees who are technical or licensed specialists, such as geological or topographical experts.
- Has paid all taxes and taken out all necessary insurance applicable to its general business activity (for example, accidental insurance for construction workers and third-person liability).
- Owns the land on which the warehouse will be built and will sell the warehouse upon its completion.

Assumptions about the warehouse

The warehouse:

- Will be used for general storage activities, such as storage of books or stationery. The warehouse will not be used for any goods requiring special conditions, such as food, chemicals, or pharmaceuticals.
- Will have two stories, both above ground, with a total constructed area of approximately 1,300.6 square meters (14,000 square feet). Each floor will be 3 meters (9 feet, 10 inches) high.
- Will have road access and be located in the periurban area of the selected city (that is, on the fringes of the city but still within its official limits).
- Will not be located in a special economic or industrial zone.
- Will be located on a land plot of approximately 929 square meters (10,000 square feet) that is 100% owned by BuildCo and is accurately registered in the cadastre and land registry where freehold titles exist. However, when the land is owned by the government and leased by BuildCo, it is assumed that BuildCo. will register the land in the cadastre or land registry or both, whichever is applicable, at the completion of the warehouse.
- Is valued at 50 times income per capita.
- Will be a new construction (with no previous construction on the land), with no trees, natural water sources, natural reserves, or historical monuments of any kind on the plot.
- Will have complete architectural and technical plans prepared by a licensed architect and a licensed engineer. If preparation of the plans requires such steps as obtaining further documentation or getting prior approvals from external agencies, these are counted as separate procedures.
- Will include all technical equipment required to be fully operational.
- Will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements).

Assumptions about the utility connections

The water and sewerage connections:

- Will be 150 meters (492 feet) from the existing water source and sewer tap. If there is no water delivery infrastructure in the location, a borehole will be dug. If there is no sewerage infrastructure, a septic tank in the smallest size available will be installed or built.
- Will not require water for fire protection reasons; a fire extinguishing system (dry system) will be used instead. If a wet fire protection system is required by law, it is assumed that the water demand specified below also covers the water needed for fire protection.
- Will have an average water use of 662 liters (175 gallons) a day and an average wastewater flow of 568 liters (150 gallons) a day. Will have a peak water use of 1,325 liters (350 gallons) a day and a peak wastewater flow of 1,136 liters (300 gallons) a day.
- Will have a constant level of water demand and wastewater flow throughout the year.
- Connection pipes will be 1 inch in diameter for water and 4 inches in diameter for sewerage.

Procedures

A procedure is any interaction of the building company's employees, managers, or any party acting on behalf of the company with external parties, including government agencies, notaries, the land registry, the cadastre, utility companies, public inspectors, and the hiring of external private inspectors and technical experts where needed. Interactions between company employees, such as development of the warehouse plans and inspections by the in-house engineer, are not counted as procedures. However, interactions with external parties that are required for the architect to prepare the plans and drawings (such as obtaining topographic or geological surveys), or to have such documents approved or stamped by external parties, are counted as procedures. Procedures that the company undergoes to connect the warehouse to water and sewerage are included. All procedures that are legally required and done in practice by the majority of companies to build a warehouse are recorded, even if they may be avoided in exceptional cases. For example, obtaining technical conditions for electricity or a clearance of the electrical plans are counted as separate procedures if they are required for obtaining a building permit (table 6.2).

Time

Time is recorded in calendar days. The measure captures the median duration that local experts indicate is necessary to complete a procedure in practice. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (that

TABLE 6.2 What do the indicators on the efficiency of construction permitting measure?

Procedures to legally build a warehouse (number)
Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates
Submitting all required notifications and receiving all necessary inspections
Obtaining utility connections for water and sewerage
Registering the warehouse after its completion (if required for use as collateral or for transfer of the warehouse)
Time required to complete each procedure (calendar days)
Does not include time spent gathering information
Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
Procedure considered completed once final document is received
No prior contact with officials
Cost required to complete each procedure (% of warehouse value)
Official costs only, no bribes

is, simultaneous procedures start on consecutive days), again with the exception of procedures that can be fully completed online. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the location's score. It is assumed that BuildCo does not waste time and commits to completing each remaining procedure without delay. The time that BuildCo spends on gathering information is not taken into account. It is assumed that BuildCo follows all building requirements and their sequence as required.

Cost

Cost is recorded as a percentage of the warehouse value (assumed to be 50 times income per capita). Only official costs are recorded. All fees associated with completing the procedures to legally build a warehouse are recorded, including those associated with obtaining land use approvals and preconstruction design clearances; receiving inspections before, during, and after construction; obtaining utility connections; and registering the warehouse at the property registry. Nonrecurring taxes required for the completion of the warehouse project are also recorded. Sales taxes (such as value added tax) or capital gains taxes are not recorded. Nor are deposits that must be paid up front and are later refunded. The building code, information from local experts, specific regulations and fee schedules are used as sources for costs. If several local partners provide different estimates, the median reported value is used.

BUILDING QUALITY CONTROL

The building quality control index is based on six indices—the quality of building regulations, quality control before, during and after construction, liability and insurance regimes, and professional certifications indices (table 6.3). The indicator is based on the same case study assumptions as the measures of efficiency.

Quality of building regulations index

The quality of building regulations index has two components:

- Whether building regulations are easily accessible. A score of 1 is assigned if building regulations (including the building code) or regulations dealing with construction permits are available on a website that is updated as new regulations are passed; 0.5 if the building regulations are available free of charge (or for a nominal fee) at the relevant permit-issuing authority; 0 if the building regulations must be purchased or if they are not made easily accessible anywhere.
- Whether the requirements for obtaining a building permit are clearly specified. A score of 1 is assigned if the building regulations (including the building code) or any accessible website, brochure, or pamphlet clearly specifies the list of required documents to submit, the fees to be paid, and all required preapprovals of the drawings (example: electrical, water and sewerage, environmental) or plans by the relevant agencies; 0 if none of these sources specify any of these requirements or if these sources specify fewer than the three requirements mentioned above.

The index ranges from 0 to 2, with higher values indicating clearer and more transparent building regulations. In New Zealand, for example, all relevant legislation can be found on an official government website (a score of 1). The legislation specifies the list of required documents to submit, the fees to be paid, and all required preapprovals of the drawings or plans by the relevant agencies (a score of 1). Adding these numbers gives New Zealand a score of 2 on the quality of building regulations index.

Quality control before construction index

The quality control before construction index has one component:

- Whether by law, a licensed architect or licensed engineer is part of the committee or team that reviews and approves building permit applications and whether that person has the authority to refuse an application if the plans are not in conformity with regulations. A score of 1 is assigned if the national association of architects or engineers (or its equivalent) must review the building plans, if an independent firm or expert who is a licensed architect or engineer must review the plans, if the architect or engineer who prepared the plans must submit an attestation to the permit-issuing authority stating that

TABLE 6.3 What do the indicators on building quality control measure?

Quality of building regulations index (0–2)
Accessibility of building regulations
Clarity of requirements for obtaining a building permit
Quality control before construction index (0–1)
Whether licensed or technical experts approve building plans
Quality control during construction index (0–3)
Types of inspections legally mandated during construction
Implementation of legally mandated inspections in practice
Quality control after construction index (0–3)
Final inspection legally mandated after construction
Implementation of legally mandated final inspection in practice
Liability and insurance regimes index (0–2)
Parties held legally liable for structural flaws after building occupancy
Parties legally mandated to obtain insurance to cover structural flaws after building occupancy or insurance commonly obtained in practice
Professional certifications index (0–4)
Qualification requirements for individual who approves building plans
Qualification requirements for individual who supervises construction or conducts inspections
Building quality control index (0–15)
Sum of the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indices

the plans are in compliance with the building regulations or if a licensed architect or engineer is part of the committee or team that approves the plans at the relevant permit-issuing authority; 0 if no licensed architect or engineer is involved in the review of the plans to ensure their compliance with building regulations.

The index ranges from 0 to 1, with higher values indicating better quality control in the review of the building plans. In Rwanda, for example, the city hall in Kigali must review the building permit application, including the plans and drawings, and both a licensed architect and a licensed engineer are part of the team that reviews the plans and drawings. Rwanda therefore receives a score of 1 on the quality control before construction index.

Quality control during construction index

The quality control during construction index has two components:

- Whether inspections are mandated by law during the construction process. A score of 2 is assigned if (i) a government agency is legally mandated to conduct technical inspections at different stages during the construction or an in-house engineer (that is, an employee of the building company), an external supervising engineer or firm is legally mandated to conduct technical inspections at different stages during the construction of the building and is required to submit a detailed inspections report at the completion of the construction; and (ii) it is legally mandated to conduct risk-based inspections. A score of 1 is assigned if a government agency is legally mandated to conduct only technical inspections at different stages during the construction or if an in-house engineer (that is, an employee of the building company), an external supervising engineer or an external inspections firm is legally mandated to conduct technical inspections at different stages during the construction of the building and is required to submit a detailed inspections report at the completion of the construction. A score of 0 is assigned if a government agency is legally mandated to conduct unscheduled inspections, or if no technical inspections are mandated by law.
- Whether inspections during construction are implemented in practice. A score of 1 is assigned if the legally mandated inspections during construction always occur in practice; 0 if the legally mandated inspections do not occur in practice, if the inspections occur most of the time but not always or if inspections are not mandated by law regardless of whether they commonly occur in practice.

The index ranges from 0 to 3, with higher values indicating better quality control during the construction process. In Antigua and Barbuda, for example, the Development Control Authority is legally mandated to conduct phased inspections under the Physical Planning Act of 2003 (a score of 1). However, the Development Control Authority rarely conducts these inspections in practice (a score of 0). Adding these numbers gives Antigua and Barbuda a score of 1 on the quality control during construction index.

Quality control after construction index

The quality control after construction index has two components:

- Whether a final inspection is mandated by law in order to verify that the building was built in compliance with the approved plans and existing building regulations. A score of 2 is assigned if an in-house supervising engineer (that is, an employee of the building company), an external supervising engineer or an external inspections firm is legally mandated to verify that the building has been built in accordance with the approved plans and existing building regulations, or if a government agency is legally mandated to conduct a final inspection upon completion of the building; 0 if no final inspection is mandated by law after construction and no third party is required to verify that the building has been built in accordance with the approved plans and existing building regulations.
- Whether the final inspection is implemented in practice. A score of 1 is assigned if the legally mandated final inspection after construction always occurs in practice or if a supervising engineer or firm attests that the building has been built in accordance with the approved plans and existing building regulations; 0 if the legally mandated final inspection does not occur in practice, if the legally mandated final inspection occurs most of the time but not always, or if a final inspection is not mandated by law regardless of whether or not it commonly occurs in practice.

The index ranges from 0 to 3, with higher values indicating better quality control after the construction process. In Haiti, for example, the Municipality of Port-au-Prince is legally mandated to conduct a final inspection under the National Building Code of 2012 (a score of 2). However, the final inspection does not occur in practice (a score of 0). Adding these numbers gives Haiti a score of 2 on the quality control after construction index.

Liability and insurance regimes index

The liability and insurance regimes index has two components:

- Whether any parties involved in the construction process are held legally liable for latent defects such as structural flaws or problems in the building once it is in use. A score of 1 is assigned if at least two of the following parties are held legally liable for structural flaws or problems in the building once it is in use: the architect or engineer who designed the plans for the building, the professional or agency that

conducted technical inspections, or the construction company; 0.5 if only one of the parties is held legally liable for structural flaws or problems in the building once it is in use; 0 if no party is held legally liable for structural flaws or problems in the building once it is in use, if the project owner or investor is the only party held liable, if liability is determined in court, or if liability is stipulated in a contract.

- Whether any parties involved in the construction process is legally required to obtain a latent defect liability—or decennial (10 years) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use. A score of 1 is assigned if the architect or engineer who designed the plans for the building, the professional or agency that conducted the technical inspections, the construction company, or the project owner or investor is required by law to obtain either a decennial liability insurance policy or a latent defect liability insurance to cover possible structural flaws or problems in the building once it is in use or if a decennial liability insurance policy or a latent defect liability insurance is commonly obtained in practice by the majority of any of these parties even if not required by law. A score of 0 is assigned if no party is required by law to obtain either a decennial liability insurance or a latent defect liability insurance, and such insurance is not commonly obtained in practice by any party, if the requirement to obtain an insurance policy is stipulated in a contract, if any party must obtain a professional insurance or an all risk insurance to cover the safety of workers or any other defects during construction but not a decennial liability insurance or a latent defect liability insurance that would cover defects after the building is in use, or if any party is required to pay for any damages caused on their own without having to obtain an insurance policy.

The index ranges from 0 to 2, with higher values indicating more stringent latent defect liability and insurance regimes. In Madagascar, for example, under article 1792 of the Civil Code both the architect who designed the plans and the construction company are legally held liable for latent defects for a period of 10 years after the completion of the building (a score of 1). However, there is no legal requirement for any party to obtain a decennial liability insurance policy to cover structural defects, nor do most parties obtain such insurance in practice (a score of 0). Adding these numbers gives Madagascar a score of 1 on the liability and insurance regimes index.

Professional certifications index

The professional certifications index has two components:

- The qualification requirements of the professional responsible for verifying that the architectural plans or drawings are in compliance with the building regulations. A score of 2 is assigned if national or state regulations mandate that the professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in architecture or engineering, and must also either be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 1 is assigned if national or state regulations mandate that the professional must have a university degree (a minimum of a bachelor's) in architecture or engineering and must also either have a minimum number of years of practical experience or be a registered member of the national order (association) of architects or engineers or pass a qualification exam. A score of 0 is assigned if national or state regulations mandate that the professional must meet only one of the above requirements, if they mandate that the professional must meet two of the requirements but neither of the two is to have a university degree, or if no national or state regulation determines the professional's qualification requirements.
- The qualification requirements of the professional who conducts the technical inspections during construction. A score of 2 is assigned if national or state regulations mandate that the professional must have a minimum number of years of practical experience, must have a university degree (a minimum of a bachelor's) in engineering, and must also either be a registered member of the national order of engineers or pass a qualification exam. A score of 1 is assigned if national or state regulations mandate that the professional must have a university degree (a minimum of a bachelor's) in engineering and must also either have a minimum number of years of practical experience or be a registered member of the national order (association) of engineers or pass a qualification exam. A score of 0 is assigned if national or state regulations mandate that the professional must meet only one of the requirements, if they mandate that the professional must meet two of the requirements but neither of the two is to have a university degree, or if no national or state regulation determines the professional's qualification requirements.

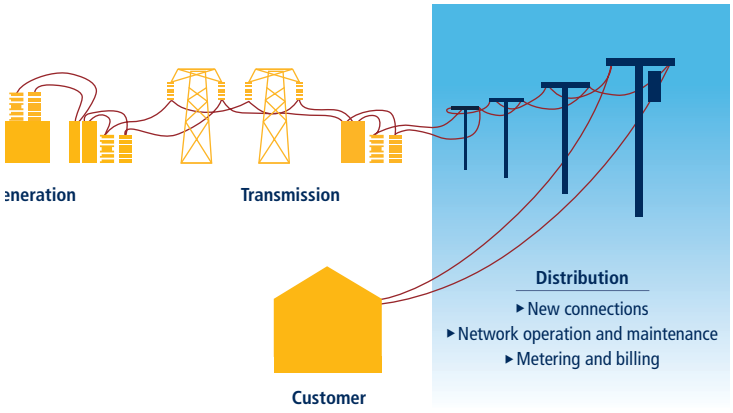
The index ranges from 0 to 4, with higher values indicating stricter professional certification requirements. In Albania, for example, the professional conducting technical inspections during construction must have a minimum number of years of experience, a relevant university degree and must be a registered architect or engineer (a score of 2). However, the professional responsible for verifying that the architectural plans or drawings are in compliance with building regulations must only have a minimum number of years of experience and a university degree in architecture or engineering (a score of 1). Adding these numbers gives Albania a score of 3 on the professional certifications index.

Building quality control index

The building quality control index is the sum of the scores on the quality of building regulations, quality control before construction, quality control during construction, quality control after construction, liability and insurance regimes, and professional certifications indices. The index ranges from 0 to 15, with higher values indicating better quality control and safety mechanisms in the construction regulatory system.

The data details on dealing with construction permits can be found at http://www.doingbusiness.org.

FIGURE 6.5 *Doing Business* measures the connection process at the level of distribution utilities



GETTING ELECTRICITY

Doing Business records all procedures required for a business to obtain a permanent electricity connection and supply for a standardized warehouse (figure 6.5). These procedures include applications and contracts with electricity utilities, all necessary inspections and clearances from the distribution utility as well as other agencies, and the external and final connection works. The questionnaire divides the process of getting an electricity connection into distinct procedures and solicits data for calculating the time and cost to complete each procedure.

In addition, *Doing Business* measures the reliability of supply and transparency of tariffs index (included in the aggregate doing business score and ranking on the ease of doing business) and the price of electricity (omitted from these aggregate measures). The reliability of supply and transparency of tariffs index encompasses quantitative data on the duration and frequency of power outages as well as qualitative information on the mechanisms put in place by the utility for monitoring power outages and restoring power supply, the reporting relationship between the utility and the regulator for power outages, the transparency and accessibility of tariffs and, lastly, whether the utility faces a financial deterrent aimed at limiting outages (such as a requirement to compensate customers or pay fines when outages exceed a certain cap).

The ranking of locations on the ease of getting electricity is determined by sorting their scores for getting electricity. These scores are the simple average of the scores for all the component indicators except the price of electricity (figure 6.6).

Data on the reliability of supply are collected from the electricity distribution utilities or regulators, depending upon the specific technical nature of the data. The rest of the information, including data on transparency of tariffs and procedures for obtaining electricity connection, are collected from all market players—the electricity distribution utility, electricity regulatory agencies and independent professionals such as electrical engineers, electrical contractors and construction companies. The distribution utility consulted is the one serving the area (or areas) where warehouses are most commonly located. If there is a choice of distribution utilities, the one serving the largest number of customers is selected.

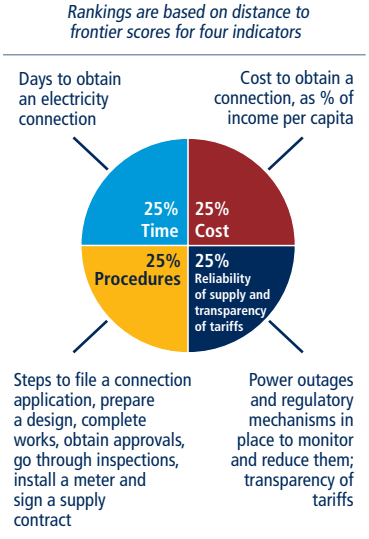
To make the data comparable across locations, several assumptions about the warehouse, the electricity connection and the monthly consumption are used.

Assumptions about the warehouse

The warehouse:

- Is owned by a local entrepreneur.
- Is located in the selected city.
- Is located in an area where similar warehouses are typically located. In

FIGURE 6.6 Getting electricity: efficiency, reliability and transparency



Note: The price of electricity is measured but does not count for the rankings.

this area a new electricity connection is not eligible for a special investment promotion regime (offering special subsidization or faster service, for example).
- Is located in an area with no physical constraints. For example, the property is not near a railway.
- Is a new construction and is being connected to electricity for the first time.
- Has two stories, both above ground, with a total surface area of approximately 1,300.6 square meters (14,000 square feet). The plot of land on which it is built is 929 square meters (10,000 square feet).
- Is used for storage of goods.

Assumptions about the electricity connection

The electricity connection:
- Is a permanent one.
- Is a three-phase, four-wire Y connection with a subscribed capacity of 140-kilo-volt-ampere (kVA) with a power factor of 1, when 1 kVA = 1 kilowatt (kW).
- Has a length of 150 meters. The connection is to either the low- or medium-voltage distribution network and is either overhead or underground, whichever is more common in the area where the warehouse is located.
- Requires works that involve the crossing of a 10-meter wide road (by excavation, overhead lines) but are all carried out on public land. There is no crossing of other owners' private property because the warehouse has access to a road.
- Includes only negligible length in the customer's private domain.
- Does not require work to install the internal wiring of the warehouse. This has already been completed up to and including the customer's service panel or switchboard and the meter base. However, internal wiring inspections and certifications that are prerequisites to obtain a new connection are counted as procedures.

Assumptions about the monthly consumption for January

- It is assumed that the warehouse operates 30 days a month from 9:00 a.m. to 5:00 p.m. (8 hours a day), with equipment utilized at 80% of capacity on average and that there are no electricity cuts (assumed for simplicity reasons).
- The monthly energy consumption is 26,880 kilowatt-hours (kWh); hourly consumption is 112 kWh.
- If multiple electricity suppliers exist, the warehouse is served by the cheapest supplier.
- Tariffs effective in January of the current year are used for calculation of the price of electricity for the warehouse. Although January has 31 days, for calculation purposes only 30 days are used.

Procedures

A procedure is defined as any interaction of the company's employees or its main electrician or electrical engineer (that is, the one who may have done the internal wiring) with external parties, such as the electricity distribution utility, electricity supply utilities, government agencies, electrical contractors and electrical firms. Interactions between company employees and steps related to the internal electrical wiring, such as the design and execution of the internal electrical installation plans, are not counted as procedures. However, internal wiring inspections and certifications that are prerequisites to obtain a new connection are counted as procedures. Procedures that must be completed with the same utility but with different departments are counted separately (table 6.4).

The company's employees are assumed to complete all procedures themselves unless the use of a third party is mandated (for example, if an electrician registered with the utility is the only party allowed to submit an application). If the company can, but is not required to request the services of professionals (such as a private firm), procedures will be counted for each interaction that is commonly done in practice.

A procedure is always counted for the external works—whether it is carried out by the utility or a private contractor. However, the external work procedure and the meter installation can be counted as one procedure provided two specific conditions are met: (i) both the external works and meter installation are carried out by the same company or agency, and (ii) there is no additional interaction

TABLE 6.4 What do the getting electricity indicators measure?

Procedures to obtain an electricity connection (number)
Submitting all relevant documents and obtaining all necessary clearances and permits
Completing all required notifications and receiving all necessary inspections
Obtaining external installation works and possibly purchasing material for these works
Concluding any necessary supply contract and obtaining final supply
Time required to complete each procedure (calendar days)
Is at least one calendar day
Each procedure starts on a separate day
Does not include time spent gathering information
Reflects the time spent in practice, with little follow-up and no prior contact with officials
Cost required to complete each procedure (% of income per capita)
Official costs only, no bribes
Value added tax excluded
Reliability of supply and transparency of tariffs index (0–8)
Duration and frequency of power outages (0–3)
Tools to monitor power outages (0–1)
Tools to restore power supply (0–1)
Regulatory monitoring of utilities' performance (0–1)
Financial deterrents aimed at limiting outages (0–1)
Transparency and accessibility of tariffs (0–1)
Price of electricity (cents per kilowatt-hour)
Price based on monthly bill for commercial warehouse in case study

Note: While *Doing Business* measures the price of electricity, it does not include these data when calculating the distance to frontier score for getting electricity or the ranking on the ease of getting electricity.

for the customer or its main contractor between the external works and the meter installation (such as, for example, a supply contract that needs to be signed or a security deposit that needs to be paid).

If an internal wiring inspection—or a related certification on the installation—is needed to obtain a new connection, then it is counted as a procedure. However, if an internal inspection and the meter installation occur (i) at the same time, and (ii) without additional follow up or through a separate request, then these are counted as one procedure.

Time

Time is recorded in calendar days. The measure captures the median duration that the electricity utility and experts indicate is necessary in practice, rather than required by law, to complete a procedure with minimum follow-up and no extra payments. It is assumed that the minimum time required for each procedure is one day. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days). It is assumed that the company does not waste time and commits to completing each remaining procedure without delay. The time spent by an entrepreneur on preparing information to fill in forms is not measured. It is assumed that the company is aware of all electricity connection requirements and their sequence from the beginning.

Cost

Cost is recorded as a percentage of the economy's income per capita and is exclusive of value added tax. All the fees and costs associated with completing the procedures to connect a warehouse to electricity are recorded, including those related to obtaining clearances from government agencies, applying for the connection, receiving inspections of both the site and the internal wiring, purchasing material, getting the actual connection works and paying a security deposit. Information from local experts and specific regulations and fee schedules are used as sources. If several local partners provide different estimates, the median reported value is used. In all cases the cost excludes bribes.

Security deposit

Utilities may require security deposits as a guarantee against the possible failure of customers to pay their consumption bills. For this reason, the security deposit for a new customer is most often calculated as a function of the customer's estimated consumption.

Doing Business does not record the full amount of the security deposit. If the deposit is based on the customer's actual consumption, this basis is the one assumed in the case study. Rather than the full amount of the security deposit, *Doing Business* records the present value of the losses in interest earnings experienced by the customer because the utility holds the security deposit over a prolonged period, in most cases until the end of the contract (assumed to be after five years). In cases where the security deposit is used to cover the first monthly consumption bills, it is not recorded. To calculate the present value of the lost interest earnings, the end-2018 lending rates from the International Monetary Fund's International Financial Statistics are used. In cases where the security deposit is returned with interest, the difference between the lending rate and the interest paid by the utility is used to calculate the present value.

In some economies, the security deposit can be put up in the form of a bond: the company can obtain from a bank or an insurance company a guarantee issued on the assets it holds with that financial institution. In contrast to the scenario in which the customer pays the deposit in cash to the utility, in this case the company does not lose ownership control over the full amount and can continue using it. In return, the company will pay the bank a commission for obtaining the bond. The commission charged may vary depending on the credit standing of the company. The best possible credit standing and thus the lowest possible commission are assumed. Where a bond can be put up, the value recorded for the deposit is the annual commission times the five years assumed to be the length of the contract. If both options exist, the cheaper alternative is recorded.

In Hong Kong SAR, China, a customer requesting a 140-kVA electricity connection in 2019 would have had to put up a security deposit of 68,920 Hong Kong dollars (approximately $8,649, amount for the consumption under the case study assumptions). This amount could be paid in cash or check, and the deposit would have been returned only at the end of the contract. The customer could instead have invested this money at the prevailing lending rate of 5.04%. Over the five years of the contract, this would imply a present value of lost interest earnings of 15,000 Hong Kong dollars ($1,882). In contrast, if the customer chose to settle the deposit with a bank guarantee at an annual rate of 1.5%, the amount lost over the five years would be just 5,169 Hong Kong dollars ($648).

Reliability of supply and transparency of tariffs index

Doing Business uses the system average interruption duration index (SAIDI) and the system average interruption frequency index (SAIFI) to measure the duration and frequency of power outages in the selected cities of each economy. SAIDI is the average total duration of outages over the course of a year for each customer served, while SAIFI is the average number of service interruptions experienced by a customer in a year. Annual data (covering the calendar year) are collected from distribution utility companies and national regulators on SAIDI and SAIFI. Both SAIDI and SAIFI estimates should include planned and unplanned outages, as well as load shedding.

A location is eligible to obtain a score on the reliability of supply and transparency

of tariffs index if it satisfies two conditions. First, the utility must collect data on all types of outages (measuring the average total duration of outages per customer and the average number of outages per customer). Second, the SAIDI value must be below a threshold of 100 hours and the SAIFI value must be under 100 outages.

A location is not eligible to obtain a score if outages are too frequent or long-lasting for the electricity supply to be considered reliable—that is, if the SAIDI or the SAIFI values exceed the determined thresholds. A location is also not eligible to obtain a score on the index if data on power outages are not collected or collected partially (for example, planned outages or load shedding are not included in the calculation of the SAIDI and SAIFI indices), and if the minimum outage time considered for calculation of the SAIDI and SAIFI indices is over 5 minutes.

For all locations that meet the criteria as determined by *Doing Business*, a score on the reliability of supply and transparency of tariffs index is calculated on the basis of the following six components:

- What the SAIDI and SAIFI values are. If SAIDI and SAIFI are 12 (equivalent to an outage of one hour each month) or below, a score of 1 is assigned. If SAIDI and SAIFI are 4 (equivalent to an outage of one hour each quarter) or below, 1 additional point is assigned. Finally, if SAIDI and SAIFI are 1 (equivalent to an outage of one hour per year) or below, 1 more point is assigned.
- What tools are used by the distribution utility to monitor power outages. A score of 1 is assigned if the utility uses automated tools, such as an Outage/Incident Management System (OMS/IMS) or Supervisory Control and Data Acquisition (SCADA) system; 0 if it relies solely on calls from customers, and records and monitors outages manually.
- What tools are used by the distribution utility to restore power supply. A score of 1 is assigned if the utility uses automated tools, such as an OMS/IMS or SCADA system; 0 if it relies solely on manual resources for service restoration, such as field crews or maintenance personnel.
- Whether a regulator—that is, a separate and independent entity from the utility—monitors the utility's performance on reliability of supply. A score of 1 is assigned if the regulator performs periodic or real-time reviews; 0 if it does not monitor power outages and does not require the utility to report on reliability of supply.
- Whether financial deterrents exist to limit outages. A score of 1 is assigned if the utility compensates customers when outages exceed a certain cap, if the utility is fined by the regulator when outages exceed a certain cap or if both these conditions are met; 0 if no deterrent mechanism of any kind is available.
- Whether electricity tariffs are transparent and easily available. A score of 1 is assigned if effective tariffs are available online and customers are notified of a change in tariff a full billing cycle (that is, one month) ahead of time; 0 if not.

The index ranges from 0 to 8, with higher values indicating greater reliability of electricity supply and greater transparency of tariffs. In the United Kingdom, for example, the distribution utility company UK Power Networks uses SAIDI and SAIFI metrics to monitor and collect data on power outages. In 2018, the average total duration of power outages in London was 0.29 hours per customer and the average number of outages experienced by a customer was 0.15. Both SAIDI and SAIFI are below the threshold and indicate that there was less than one outage a year per customer, for a total duration of less than one hour. Hence, the economy not only meets the eligibility criteria for obtaining a score on the index, it also receives a score of 3 on the first component of the index. The utility uses the automatic GE PowerOn Control System to identify faults in the network (a score of 1) and restore electricity service (a score of 1). The Office of Gas and Electricity Markets, an independent national regulatory authority, actively reviews the utility's performance in providing reliable electricity service (a score of 1) and requires the utility to compensate customers if outages last longer than a maximum period defined by the regulator (a score of 1). Customers are notified of a change in tariffs ahead of the next billing cycle and can easily check effective tariffs online (a score of 1). Adding these numbers gives the United Kingdom a total score of 8 on the reliability of supply and transparency of tariffs index.

On the other hand, several economies receive a score of 0 on the reliability of supply and transparency of tariffs index. The reason may be that outages occur more than once a month and none of the mechanisms and tools measured by the index are in place. An economy may also receive a score of 0 if either the SAIDI or SAIFI value (or both) exceeds the threshold of 100, or not all outages were considered when calculating the indices. In Suriname, for example, the utility does not include load shedding in the calculation of SAIDI and SAIFI indices. Thus, based on the criteria established, Suriname cannot receive a score on the index even though the utility uses automated systems for monitoring outages and restoration of power supply and there is a transparency of electricity tariffs.

Price of electricity

Doing Business measures the price of electricity but does not include these data when calculating the score for getting electricity or the ranking on the ease of getting electricity. The data are available on the *Doing Business* website (http://www.doingbusiness.org) and are based on standardized assumptions to ensure comparability across economies and locations.

The price of electricity is measured in U.S. cents per kilowatt-hour. A monthly

electricity consumption is assumed, for which a monthly bill is then computed for a warehouse based in the selected cities for the month of January 2019. As noted, the warehouse uses electricity 30 days a month, from 9:00 a.m. to 5:00 p.m., so different tariff schedules may apply if a time-of-use tariff is available.

The data details on getting electricity can be found at http://www.doingbusiness.org. The initial methodology was developed by Carolin Geginat and Rita Ramalho ("Electricity Connections and Firm Performance in 183 Countries," Global Indicators Group, World Bank Group, Washington, DC, 2015) and is adopted here with minor changes.

REGISTERING PROPERTY

Doing Business records the full sequence of procedures necessary for a limited liability company (the buyer) to purchase a property from another business (the seller) and to transfer the property title to the buyer's name so that the buyer can use the property for expanding its business, as collateral in taking out new loans or, if necessary, to sell the property to another business. It also measures the time and cost to complete each of these procedures. *Doing Business* also measures the quality of the land administration system in each location. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights.

The ranking of locations on the ease of registering property is determined by sorting their scores for registering property. These scores are the simple average of the scores for each of the component indicators (figure 6.7).

EFFICIENCY OF TRANSFERRING PROPERTY

As recorded by *Doing Business*, the process of transferring property starts with obtaining the necessary documents, such as a recent copy of the seller's title if necessary, and conducting due diligence as required. The transaction is considered complete when it is opposable to third parties, and when the buyer can use the property for expanding his or her business as collateral for a bank loan or resell it (figure 6.8). Every procedure required by law or necessary in practice is included, whether it is the responsibility of the seller or the buyer or must be completed by a third party on their behalf. Local property lawyers, notaries and property registries provide information on procedures as well as the time and cost to complete each of them.

To make the data comparable across locations, several assumptions about the parties to the transaction, the property and the procedures are used.

Assumptions about the parties

The parties (buyer and seller):

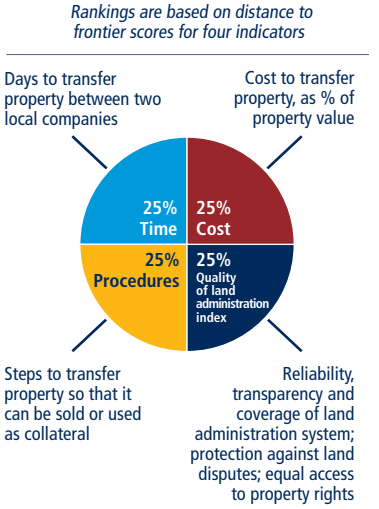
- Are limited liability companies (or their legal equivalent).
- Are located in the periurban (that is, on the outskirts of the city but still within its official limits) area of the selected city.
- Are 100% domestically and privately owned.
- Perform general commercial activities.

Assumptions about the property

The property:

- Has a value of 50 times income per capita, which equals the sale price.
- Is fully owned by the seller.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone (that is, on the outskirts of the city but still within its official limits), and no rezoning is required.
- Consists of land and a building. The land area is 557.4 square meters (6,000 square feet). A two-story warehouse of 929 square meters (10,000 square feet) is located on the land. The warehouse is 10 years old, is in good condition, has no heating system and complies with all safety standards, building codes and other legal requirements. The property, consisting of land and a building, will be transferred in its entirety.
- Will not be subject to renovations or additional construction following the purchase.
- Has no trees, natural water sources, natural reserves or historical monuments of any kind.
- Will not be used for special purposes, and no special permits, such as for residential use, industrial plants, waste storage or certain types of agricultural activities, are required.
- Has no occupants, and no other party holds a legal interest in it.

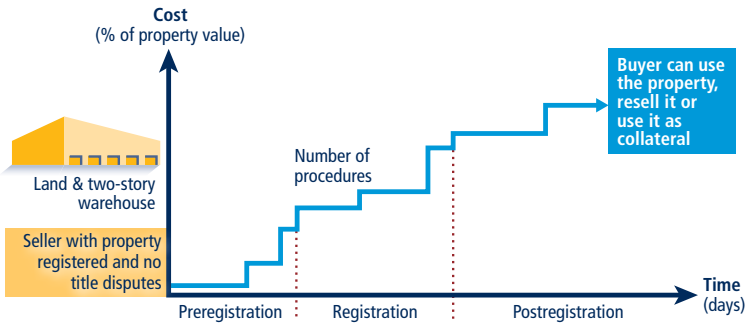
FIGURE 6.7 Registering property: efficiency and quality of land administration system



Procedures

A procedure is defined as any interaction of the buyer, the seller or their agents (if an agent is legally or in practice required) with external parties, including government agencies, inspectors, public notaries, architects, surveyors, among others. Interactions between company officers

FIGURE 6.8 What are the time, cost and number of procedures required to transfer property between two local companies?



and employees are not considered. All procedures that are legally or in practice required for registering property are recorded, even if they may be avoided in exceptional cases (table 6.5). Each electronic procedure is counted as a separate procedure. Payment of capital gains tax can be counted as a separate procedure but is excluded from the cost measure. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen if that option is more beneficial to the location's score and if it is used by the majority of property owners. Although the buyer may use lawyers or other professionals where necessary in the registration process, it is assumed that the buyer does not employ an outside facilitator in the registration process unless legally or in practice required to do so.

TABLE 6.5 What do the indicators on the efficiency of transferring property measure?

Procedures to legally transfer title on immovable property (number)
Preregistration procedures (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
Registration procedures in the selected city
Postregistration procedures (for example, filing title with municipality)
Time required to complete each procedure (calendar days)
Does not include time spent gathering information
Each procedure starts on a separate day—though procedures that can be fully completed online are an exception to this rule
Procedure considered completed once final document is received
No prior contact with officials
Cost required to complete each procedure (% of property value)
Official costs only, no bribes
No value added or capital gains taxes included

Time

Time is recorded in calendar days. The measure captures the median duration that property lawyers, notaries or registry officials indicate is necessary to complete a procedure. It is assumed that the minimum time required for each procedure is one day, except for procedures that can be fully completed online, for which the time required is recorded as half a day. Although procedures may take place simultaneously, they cannot start on the same day (again except for procedures that can be fully completed online). It is assumed that the buyer does not waste time and commits to completing each remaining procedure without delay. If a procedure can be accelerated for an additional cost, the fastest legal procedure available and used by the majority of property owners is chosen. Although procedures may take place simultaneously, they cannot start on the same day (that is, simultaneous procedures start on consecutive days). It is assumed that the parties involved are aware of all requirements and their sequence from the beginning. Time spent on gathering information is not considered. If time estimates differ among sources, the median reported value is used.

Cost

Cost is recorded as a percentage of the property value, assumed to be equivalent to 50 times income per capita. Only official costs required by law are recorded, including fees, transfer taxes, stamp duties and any other payment to the property registry, notaries, public agencies or lawyers. Other taxes, such as capital gains tax or value added tax (VAT), are excluded from the cost measure. However, in locations where transfer tax can be substituted by VAT, transfer tax will be recorded instead. Both costs borne by the buyer and the seller are included. If cost estimates differ among sources, the median reported value is used.

QUALITY OF LAND ADMINISTRATION

The quality of land administration index is composed of five other indices: the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights (table 6.6). Data are collected for each of the selected cities.

Reliability of infrastructure index

The reliability of infrastructure index has six components:

- In what format past and newly-issued land records are kept at the immovable property registry of the selected city. A score of 2 is assigned if the land title certificates are fully digital; 1 if scanned; 0 if kept in paper format.
- Whether there is a comprehensive and functional electronic database for checking all encumbrances, charges or privileges affecting a registered property's encumbrances. A score of 1 is assigned if yes; 0 if no.
- In what format past and newly-issued cadastral plans are kept at the mapping agency of the selected city. A score of 2 is assigned if the cadastral plans are fully digital; 1 if scanned; 0 if kept in paper format.
- Whether there is a geographic information system (a fully digital

TABLE 6.6 What do the indicators on the quality of land administration measure?
Reliability of infrastructure index (0–8)
Type of system for archiving information on land ownership
Availability of electronic database to check for encumbrances
Type of system for archiving maps
Availability of geographic information system
Link between property ownership registry and mapping system
Transparency of information index (0–6)
Accessibility of information on land ownership
Accessibility of maps of land plots
Publication of fee schedules, lists of registration documents, service standards
Availability of a specific and separate mechanism for complaints
Publication of statistics about the number of property transactions
Geographic coverage index (0–8)
Coverage of land registry at the level of the selected location and the economy
Coverage of mapping agency at the level of the selected location and the economy
Land dispute resolution index (0–8)
Legal framework for immovable property registration
Mechanisms to prevent and resolve land disputes
Equal access to property rights index (-2–0)
Unequal ownership rights to property between unmarried men and women
Unequal ownership rights to property between married men and women
Quality of land administration index (0–30)
Sum of the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights indices

geographic representation of the land plot)—an electronic database for recording boundaries, checking plans and providing cadastral information. A score of 1 is assigned if yes; 0 if no.

- Whether the land ownership registry and mapping agency are linked. A score of 1 is assigned if information about land ownership and maps is kept in a single database or in linked databases; 0 if there is no connection between different databases.
- How immovable property is identified. A score of 1 is assigned if both the immovable property registry and the mapping agency use the same identification number for properties; 0 if there are multiple identifiers.

The index ranges from 0 to 8, with higher values indicating a higher quality of infrastructure for ensuring the reliability of information on property titles and boundaries. In Turkey, for example, the land registry offices in Istanbul maintain titles in a fully digital format (a score of 2) and have a fully electronic database to check for encumbrances (a score of 1). The Cadastral Directorate offices in Istanbul have fully digital maps (a score of 2), and the Geographical Information Directorate has a public portal allowing users to check the plans and cadastral information on parcels along with satellite images (a score of 1). Databases about land ownership and maps are linked to each other through the TAKBIS system, an integrated information system for the land registry offices and cadastral offices (a score of 1). Finally, there is a unique identifying number for properties (a score of 1). Adding these numbers gives Turkey a score of 8 on the reliability of infrastructure index.

Transparency of information index

The transparency of information index has 10 components:

- Whether information on land ownership is made publicly available. A score of 1 is assigned if information on land ownership is accessible by anyone; 0 if access is restricted.
- Whether the list of documents required for completing all types of property transactions is made publicly available. A score of 0.5 is assigned if the list of documents is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the fee schedule for completing all types of property transactions is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the immovable property agency formally specifies the time frame to deliver a legally binding document proving property ownership. A score of 0.5 is assigned if such service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration. A score of 1 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism.
- Whether there are publicly available official statistics tracking the number of transactions at the immovable property registration agency in the selected city. A score of 0.5 is assigned if statistics are published about property transfers in the selected city in the past calendar year at the latest on May 1st of the following year; 0 if

no such statistics are made publicly available.
- Whether maps of land plots are made publicly available. A score of 0.5 is assigned if cadastral plans are accessible by anyone; 0 if access is restricted.
- Whether the fee schedule for accessing cadastral plan is made easily available to the public. A score of 0.5 is assigned if the fee schedule is easily accessible online or on a public board free of charge; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether the mapping agency formally specifies the time frame to deliver an updated cadastral plan. A score of 0.5 is assigned if the service standard is accessible online or on a public board; 0 if it is not made available to the public or if it can be obtained only in person.
- Whether there is a specific and independent mechanism for filing complaints about a problem that occurred at the mapping agency. A score of 0.5 is assigned if there is a specific and independent mechanism for filing a complaint; 0 if there is only a general mechanism or no mechanism.

The index ranges from 0 to 6, with higher values indicating greater transparency in the land administration system. In the Netherlands, for example, anyone who pays a fee can consult the land ownership database (a score of 1). Information can be obtained at the office, by mail or online using the Kadaster website (http://www.kadaster.nl). Anyone can also easily access the information online about the list of documents to submit for property registration (a score of 0.5), the fee schedule for registration (a score of 0.5) and the service standards (a score of 0.5). And anyone facing a problem at the land registry can file a complaint or report an error by filling out a specific form online (a score of 1). In addition, the Kadaster makes statistics about land transactions available to the public, reporting a total of 34, 908 property transfers in Amsterdam in 2018 (a score of 0.5). Moreover, anyone who pays a fee can consult online cadastral maps (a score of 0.5). It is also possible to get public access to the fee schedule for map consultation (a score of 0.5), the service standards for delivery of an updated plan (a score of 0.5) and a specific mechanism for filing a complaint about a map (a score of 0.5). Adding these numbers gives the Netherlands a score of 6 on the transparency of information index.

Geographic coverage index

The geographic coverage index has four components:
- How complete the coverage of the land registry is at the level of the selected city. A score of 2 is assigned if all privately held land plots in the city are formally registered at the land registry; 0 if not.
- How complete the coverage of the land registry is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are formally registered at the land registry; 0 if not.
- How complete the coverage of the mapping agency is at the level of the selected city. A score of 2 is assigned if all privately held land plots in the city are mapped; 0 if not.
- How complete the coverage of the mapping agency is at the level of the economy. A score of 2 is assigned if all privately held land plots in the economy are mapped; 0 if not.

The index ranges from 0 to 8, with higher values indicating greater geographic coverage in land ownership registration and cadastral mapping. In Japan, for example, all privately held land plots are formally registered at the land registry in Tokyo and Osaka (a score of 2) and the economy as a whole (a score of 2). Also, all privately held land plots are mapped in both cities (a score of 2) and the economy as a whole (a score of 2). Adding these numbers gives Japan a score of 8 on the geographic coverage index.

Land dispute resolution index

The land dispute resolution index assesses the legal framework for immovable property registration and the accessibility of dispute resolution mechanisms. The index has eight components:
- Whether the law requires that all property sale transactions be registered at the immovable property registry to make them opposable to third parties. A score of 1.5 is assigned if yes; 0 if no.
- Whether the formal system of immovable property registration is subject to a guarantee. A score of 0.5 is assigned if either a state or private guarantee over immovable property registration is required by law; 0 if no such guarantee is required.
- Whether there is a specific, out-of-court compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry. A score of 0.5 is assigned if yes; 0 if no.
- Whether the legal system requires verification of the legal validity of the documents (such as the sales, transfer or conveyance deed) necessary for a property transaction. A score of 0.5 is assigned if there is a review of legal validity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no review.
- Whether the legal system requires verification of the identity of the parties to a property transaction. A score of 0.5 is assigned if there is verification of identity, either by the registrar or by a professional (such as a notary or a lawyer); 0 if there is no verification.
- Whether there is a national database to verify the accuracy of government-issued identity documents. A score of 1 is assigned if such a national database is available; 0 if not.
- How much time it takes to obtain a decision from a court of first instance (without an appeal) in a standard land dispute between two local businesses

over tenure rights worth 50 times income per capita and located in the selected city. A score of 3 is assigned if it takes less than one year; 2 if it takes between one and two years; 1 if it takes between two and three years; 0 if it takes more than three years.
- Whether there are publicly available statistics on the number of land disputes in the local first instance court. A score of 0.5 is assigned if statistics are published about land disputes in the past calendar year; 0 if no such statistics are made publicly available.

The index ranges from 0 to 8, with higher values indicating greater protection against land disputes. In the United Kingdom, for example, according to the Land Registration Act 2002 property transactions must be registered at the land registry to make them opposable to third parties (a score of 1.5). The property transfer system is guaranteed by the state (a score of 0.5) and has a compensation mechanism to cover losses incurred by parties who engaged in good faith in a property transaction based on an error by the registry (a score of 0.5). In accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007, a lawyer verifies the legal validity of the documents in a property transaction (a score of 0.5) and the identity of the parties (a score of 0.5). The United Kingdom has a national database to verify the accuracy of identity documents (a score of 1). In a land dispute between two British companies over the tenure rights of a property worth $2,066,500, the Land Registration division of the Property Chamber (First-tier Tribunal) gives a decision in less than one year (a score of 3). Finally, statistics about land disputes are collected and published; there were a total of 1,030 land disputes in the country in 2018 (a score of 0.5). Adding these numbers gives the United Kingdom a score of 8 on the land dispute resolution index.

Equal access to property rights index

The equal access to property rights index has two components:
- Whether unmarried men and unmarried women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality.
- Whether married men and married women have equal ownership rights to property. A score of -1 is assigned if there are unequal ownership rights to property; 0 if there is equality.

Ownership rights cover the ability to manage, control, administer, access, encumber, receive, dispose of and transfer property. Each restriction is considered if there is a differential treatment for men and women in the law considering the default marital property regime. For customary land systems, equality is assumed unless there is a general legal provision stating a differential treatment.

The index ranges from -2 to 0, with higher values indicating greater inclusiveness of property rights. In Mali, for example, unmarried men and unmarried women have equal ownership rights to property (a score of 0). The same applies to married men and women who can use their property in the same way (a score of 0). Adding these numbers gives Mali a score of 0 on the equal access to property rights index—which indicates equal property rights between men and women. By contrast, in Tonga unmarried men and unmarried women do not have equal ownership rights to property according to the Land Act [Cap 132], Sections 7, 45 and 82 (a score of -1). The same applies to married men and women who are not permitted to use their property in the same way according to the Land Act [Cap 132], Sections 7, 45 and 82 (a score of -1). Adding these numbers gives Tonga a score of -2 on the equal access to property rights index—which indicates unequal property rights between men and women.

Quality of land administration index

The quality of land administration index is the sum of the scores on the reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property indices. The index ranges from 0 to 30 with higher values indicating better quality of the land administration system.

The data details on registering property can be found for each economy at http://www.doingbusiness.org.

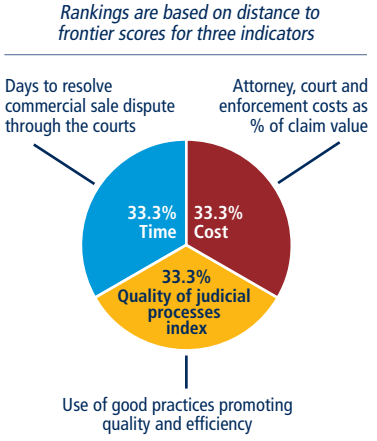
ENFORCING CONTRACTS

Doing Business measures the time and cost for resolving a commercial dispute through a local first-instance court (table 6.7) and the quality of judicial processes index, evaluating whether each location has adopted a series of good practices that promote quality and efficiency in the court system. The data are collected through study of the codes of civil procedure and other court regulations as well as questionnaires completed by local litigation lawyers and judges. The ranking of locations on the ease of enforcing contracts is determined by sorting their scores for enforcing contracts. These scores are the simple average of the scores for each of the component indicators (figure 6.9).

TABLE 6.7 What do the indicators on the efficiency of resolving a commercial dispute measure?

Time required to enforce a contract through the courts (calendar days)
Time to file and serve the case
Time for trial and to obtain the judgment
Time to enforce the judgment
Cost required to enforce a contract through the courts (% of claim)
Average attorney fees
Court costs
Enforcement costs

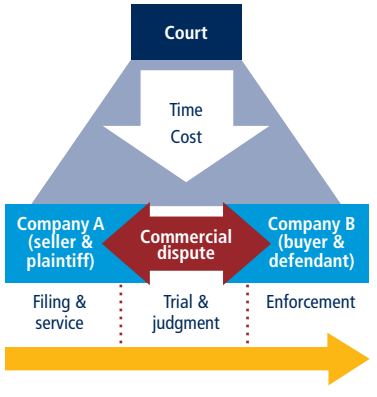
FIGURE 6.9 Enforcing contracts: efficiency and quality of commercial dispute resolution



EFFICIENCY OF RESOLVING A COMMERCIAL DISPUTE

The data on time and cost are built by following the step-by-step evolution of a commercial sale dispute (figure 6.10). The data are collected for a specific court for each city covered, under the assumptions about the case described below. The "competent court" is the one with jurisdiction over disputes worth 200% of income per capita or $5,000, whichever is greater. Whenever more than one court has original jurisdiction over a case comparable to the standardized case study, the data are collected based on the court that would be used by litigants in the majority of cases. The name of the relevant court in each economy is published on the *Doing Business* website at http://www.doingbusiness.org/data/exploretopics/enforcing-contracts.

FIGURE 6.10 What are the time and cost to resolve a commercial dispute through the courts?



Assumptions about the case

- The value of the claim is equal to 200% of the economy's income per capita or $5,000, whichever is greater.
- The dispute concerns a lawful transaction between two businesses (Seller and Buyer), both located in the selected city. Pursuant to a contract between the businesses, Seller sells some custom-made furniture to Buyer worth 200% of the economy's income per capita or $5,000, whichever is greater. After Seller delivers the goods to Buyer, Buyer refuses to pay the contract price, alleging that the goods are not of adequate quality. Because they were custom-made, Seller is unable to sell them to anyone else.
- Seller (the plaintiff) sues Buyer (the defendant) to recover the amount under the sales agreement. The dispute is brought before the court located in the selected city with jurisdiction over commercial cases worth 200% of income per capita or $5,000, whichever is greater.
- At the outset of the dispute, Seller decides to attach Buyer's movable assets (for example, office equipment and vehicles) because Seller fears that Buyer may hide its assets or otherwise become insolvent.
- The claim is disputed on the merits because of Buyer's allegation that the quality of the goods was not adequate. Because the court cannot decide the case on the basis of documentary evidence or legal title alone, an expert opinion is given on the quality of the goods. If it is standard practice in the economy for each party to call its own expert witness, the parties each call one expert witness. If it is standard practice for the judge to appoint an independent expert, the judge does so. In this case the judge does not allow opposing expert testimony.
- Following the expert opinion, the judge decides that the goods delivered by Seller were of adequate quality and that Buyer must pay the contract price. The judge thus renders a final judgment that is 100% in favor of Seller.
- Buyer does not appeal the judgment. Seller decides to start enforcing the judgment as soon as the time allocated by law for appeal lapses.
- Seller takes all required steps for prompt enforcement of the judgment. The money is successfully collected through a public sale of Buyer's movable assets (for example, office equipment and vehicles). It is assumed that Buyer does not have any money on her/his bank account, making it impossible for the judgment to be enforced through a seizure of the Buyer's accounts.

Time

Time is recorded in calendar days, counted from the moment Seller decides to file the lawsuit in court until payment. This includes both the days when actions take place and the waiting periods in between. The average duration of the following three different stages of dispute resolution is recorded: (i) filing and service; (ii) trial and judgment; and (iii) enforcement. Time is recorded considering the case study assumptions detailed above and only as applicable to the competent court. Time is recorded in practice, regardless of time limits set by law if such time limits are not respected in the majority of cases.

The filing and service phase includes:

- The time for Seller to try and obtain payment out of court through a non-litigious demand letter, including the time to prepare the letter and the deadline that would be provided to Buyer to comply.
- The time necessary for a local lawyer to write the initial complaint and gather all supporting documents needed

for filing, including authenticating or notarizing them, if required.
- The time necessary to file the complaint at the court.
- The time necessary for Buyer to be served, including the processing time at the court and the waiting periods between unsuccessful attempts if more than one attempt is usually required.

The trial and judgment phase includes:
- The time between the moment the case is served on Buyer and the moment a pre-trial conference is held, if such pre-trial conference is part of the case management techniques used by the competent court.
- The time between the pre-trial conference and the first hearing, if a pre-trial conference is part of the case management techniques used by the competent court. If not, the time between the moment the case is served on Buyer and the moment the first hearing is held.
- The time to conduct all trial activities, including exchanges of briefs and evidence, multiple hearings, waiting times in between hearings and obtaining an expert opinion.
- The time necessary for the judge to issue a written final judgment once the evidence period has closed.
- The time limit for appeal.

The enforcement phase includes:
- The time it takes to obtain an enforceable copy of the judgment and contact the relevant enforcement office.
- The time it takes to locate, identify, seize and transport the losing party's movable assets (including the time necessary to obtain an order from the court to attach and seize the assets, if applicable).
- The time it takes to advertise, organize and hold the auction. If more than one auction would usually be required to fully recover the value of claim in a case comparable to the standardized case study, then the time between multiple auction attempts is recorded.
- The time it takes for the winning party to fully recover the value of the claim once the auction is successfully completed.

Cost

Cost is recorded as a percentage of the claim value, assumed to be equivalent to 200% of income per capita or $5,000, whichever is greater. Three types of costs are recorded: average attorney fees, court costs and enforcement costs.

Average attorney fees are the fees that Seller (plaintiff) must advance to a local attorney to represent Seller in the standardized case, regardless of final reimbursement. Court costs include all costs that Seller (plaintiff) must advance to the court, regardless of the final cost borne by Seller. Court costs include the fees that the parties must pay to obtain an expert opinion, regardless of whether they are paid to the court or to the expert directly. Enforcement costs are all costs that Seller (plaintiff) must advance to enforce the judgment through a public sale of Buyer's movable assets, regardless of the final cost borne by Seller. Bribes are not taken into account.

QUALITY OF JUDICIAL PROCESSES

The quality of judicial processes index measures whether each location has adopted a series of good practices in its court system in four areas: court structure and proceedings, case management, court automation and alternative dispute resolution (table 6.8).

TABLE 6.8 What do the indicators on the quality of judicial processes measure?

Court structure and proceedings index (0–5)
Availability of specialized commercial court, division or section
Availability of small claims court or simplified procedure for small claims
Availability of pretrial attachment
Criteria used to assign cases to judges
Evidentiary weight of a woman's testimony
Case management index (0–6)
Regulations setting time standards for key court events
Regulations on adjournments or continuances
Availability of performance measurement mechanisms
Availability of pretrial conference
Availability of electronic case management system for judges
Availability of electronic case management system for lawyers
Court automation index (0–4)
Ability to file initial complaint electronically
Ability to serve initial complaint electronically
Ability to pay court fees electronically
Publication of judgments
Alternative dispute resolution index (0–3)
Arbitration
Voluntary mediation or conciliation
Quality of judicial processes index (0–18)
Sum of the court structure and proceedings, case management, court automation and alternative dispute resolution indices

Court structure and proceedings index

The court structure and proceedings index has five components:
- Whether a specialized commercial court, section or division dedicated solely to hearing commercial cases is in place. A score of 1.5 is assigned if yes; 0 if no.
- Whether a small claims court and/or a fast-track procedure for small claims is in place. A score of 1 is assigned if such a court or procedure is in place, it is applicable to all civil cases and the law sets a cap on the value of cases that can be handled through this court or procedure. The point is assigned only if this court applies a simplified procedure or if the procedure for small claims is simplified. An additional score of 0.5 is assigned if parties can represent themselves before this court or during this procedure. If no small claims court or fast-track procedure is in place, a score of 0 is assigned.
- Whether plaintiffs can obtain pretrial attachment of the defendant's

movable assets if they fear the assets may be moved out of the jurisdiction or otherwise dissipated. A score of 1 is assigned if yes; 0 if no.

- Whether cases are assigned randomly and automatically to judges throughout the competent court. A score of 1 is assigned if the assignment of cases is random and automated; 0.5 if it is random but not automated; 0 if it is neither random nor automated.
- Whether a woman's testimony carries the same evidentiary weight in court as a man's. A score of -1 is assigned if the law differentiates between the evidentiary value of a woman's testimony and that of a man in any type of civil case, including family cases; 0 if it does not.

The index ranges from 0 to 5, with higher values indicating a more sophisticated and streamlined court structure. In Bosnia and Herzegovina, for example, a specialized commercial court is in place (a score of 1.5), and small claims can be resolved through a dedicated division in which self-representation is allowed (a score of 1.5). Plaintiffs can obtain pretrial attachment of the defendant's movable assets if they fear dissipation during trial (a score of 1). Cases are assigned randomly through an electronic case management system (a score of 1). A woman's testimony carries the same evidentiary weight in court as a man's (a score of 0). Adding these numbers gives Bosnia and Herzegovina a score of 5 on the court structure and proceedings index.

Case management index

The case management index has six components:

- Whether any of the applicable laws or regulations on civil procedure contain time standards for at least three of the following key court events: (i) service of process; (ii) first hearing; (iii) filing of the statement of defense; (iv) completion of the evidence period; (v) filing of testimony by expert; and (vi) submission of the final judgment. A score of 1 is assigned if such time standards are available and respected in more than 50% of cases; 0.5 if they are available but not respected in more than 50% of cases; 0 if there are time standards for less than three of these key court events or for none.
- Whether there are any laws regulating the maximum number of adjournments or continuances that can be granted, whether adjournments are limited by law to unforeseen and exceptional circumstances and whether these rules are respected in more than 50% of cases. A score of 1 is assigned if all three conditions are met; 0.5 if only two of the three conditions are met; 0 if only one of the conditions is met or if none are.
- Whether there are any publicly available performance measurement reports about the competent court to monitor the court's performance, to track the progress of cases through the court and to ensure compliance with established time standards. A score of 1 is assigned if at least two of the following four reports are made publicly available: (i) time to disposition report (measuring the time the court takes to dispose/adjudicate its cases); (ii) clearance rate report (measuring the number of cases resolved versus the number of incoming cases); (iii) age of pending cases report (providing a snapshot of all pending cases according to case type, case age, last action held and next action scheduled); and (iv) single case progress report (providing a snapshot of the status of one single case). A score of 0 is assigned if only one of these reports is available or if none are.
- Whether a pretrial conference is among the case management techniques used in practice before the competent court and at least three of the following issues are discussed during the pretrial conference: (i) scheduling (including the time frame for filing motions and other documents with the court); (ii) case complexity and projected length of trial; (iii) possibility of settlement or alternative dispute resolution; (iv) exchange of witness lists; (v) evidence; (vi) jurisdiction and other procedural issues; and (vii) narrowing down of contentious issues. A score of 1 is assigned if a pretrial conference in which at least three of these events are discussed is held within the competent court; 0 if not.
- Whether judges within the competent court can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations and case law; (ii) to automatically generate a hearing schedule for all cases on their docket; (iii) to send notifications (for example, e-mails) to lawyers; (iv) to track the status of a case on their docket; (v) to view and manage case documents (briefs, motions); (vi) to assist in writing judgments; (vii) to semi-automatically generate court orders; and (viii) to view court orders and judgments in a particular case. A score of 1 is assigned if an electronic case management system is available that judges can use for at least four of these purposes; 0 if not.
- Whether lawyers can use an electronic case management system for at least four of the following purposes: (i) to access laws, regulations and case law; (ii) to access forms to be submitted to the court; (iii) to receive notifications (for example, e-mails); (iv) to track the status of a case; (v) to view and manage case documents (briefs, motions); (vi) to file briefs and documents with the court; and (vii) to view court orders and decisions in a particular case. A score of 1 is assigned if an electronic case management system that lawyers can use for at least four of these purposes is available; 0 if not.

The index ranges from 0 to 6, with higher values indicating a more qualitative and efficient case management system. In Australia, for example, time standards for at least three key court events are established in applicable civil procedure instruments and are respected in more

than 50% of cases (a score of 1). The law stipulates that adjournments can be granted only for unforeseen and exceptional circumstances and this rule is respected in more than 50% of cases (a score of 0.5). A time to disposition report, a clearance rate report and an age of pending cases report can be generated about the competent court (a score of 1). A pretrial conference is among the case management techniques used before the District Court of New South Wales (a score of 1). An electronic case management system satisfying the criteria outlined above is available to judges (a score of 1) and to lawyers (a score of 1). Adding these numbers gives Australia a score of 5.5 on the case management index, the highest score attained by any economy on this index.

Court automation index

The court automation index has four components:

- Whether the initial complaint can be filed electronically through a dedicated platform (not e-mail or fax) within the competent court. A score of 1 is assigned if such a platform is available and litigants are not required to follow up with a hard copy of the complaint; 0 if not. Electronic filing is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required, and local experts have used it enough to be able to confirm that it is fully functional.
- Whether the initial complaint can be served on the defendant electronically, through a dedicated system or by e-mail, fax or short message service (SMS), for cases filed before the competent court. A score of 1 is assigned if electronic service is available and no further service of process is required; 0 if not. Electronic service is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required, and local experts have used it enough to be able to confirm that it is fully functional.
- Whether court fees can be paid electronically for cases filed before the competent court, either through a dedicated platform or through online banking. A score of 1 is assigned if fees can be paid electronically and litigants are not required to follow-up with a hard copy of the receipt or produce a stamped copy of the receipt; 0 if not. Electronic payment is acknowledged regardless of the percentage of users, as long as no additional in-person interactions are required, and local experts have used it enough to be able to confirm that it is fully functional.
- Whether judgments rendered by local courts are made available to the general public through publication in official gazettes, in newspapers or on the internet. A score of 1 is assigned if judgments rendered in commercial cases at all levels are made available to the general public; 0.5 if only judgments rendered at the appeal and supreme court level are made available to the general public; 0 in all other instances. No points are awarded if judgments need to be individually requested from the court, or if the case number or parties' details are required in order to obtain a copy of a judgment.

The index ranges from 0 to 4, with higher values indicating a more automated, efficient and transparent court system. In Estonia, for example, the initial summons can be filed online (a score of 1), it can be served on the defendant electronically (a score of 1), and court fees can be paid electronically as well (a score of 1). In addition, judgments in commercial cases at all levels are made publicly available through the internet (a score of 1). Adding these numbers gives Estonia a score of 4 on the court automation index.

Alternative dispute resolution index

- The alternative dispute resolution index has six components:
- Whether domestic commercial arbitration is governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects. A score of 0.5 is assigned if yes; 0 if no.
- Whether commercial disputes of all kinds—aside from those dealing with public order, public policy, bankruptcy, consumer rights, employment issues or intellectual property—can be submitted to arbitration. A score of 0.5 is assigned if yes; 0 if no.
- Whether valid arbitration clauses or agreements are enforced by local courts in more than 50% of cases. A score of 0.5 is assigned if yes; 0 if no.
- Whether voluntary mediation, conciliation or both are a recognized way of resolving commercial disputes. A score of 0.5 is assigned if yes; 0 if no.
- Whether voluntary mediation, conciliation or both are governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects. A score of 0.5 is assigned if yes; 0 if no.
- Whether there are any financial incentives for parties to attempt mediation or conciliation (for example, if mediation or conciliation is successful, a refund of court filing fees, an income tax credit or the like). A score of 0.5 is assigned if yes; 0 if no.

The index ranges from 0 to 3, with higher values associated with greater availability of alternative dispute resolution mechanisms. In Israel, for example, arbitration is regulated through a dedicated statute (a score of 0.5), all relevant commercial disputes can be submitted to arbitration (a score of 0.5), and valid arbitration clauses are usually enforced by the courts (a score of 0.5). Voluntary mediation is a recognized way of resolving commercial disputes (a score of 0.5), it is regulated through a dedicated statute (a score of 0.5), and part of the filing fees is reimbursed if the process is successful (a score of 0.5). Adding these numbers gives Israel a score of 3 on the alternative dispute resolution index.

Quality of judicial processes index

The quality of judicial processes index is the sum of the scores on the court structure and proceedings, case management, court automation and alternative dispute resolution indices. The index ranges from 0 to 18, with higher values indicating better and more efficient judicial processes.

The data details on enforcing contracts can be found for each economy at http://www.doingbusiness.org. This methodology was initially developed by Simeon Djankov, Rafael La Porta, Florencio López-de-Silanes and Andrei Shleifer ("Courts," Quarterly Journal of Economics *118, no. 2 [2003]: 453–517) and is adopted here with several changes. The quality of judicial processes index was introduced in* Doing Business 2016. *The good practices tested in this index were developed on the basis of internationally recognized good practices promoting judicial efficiency.*

City Snapshots and Indicator Details

Greece

GREECE

Alexandroupoli

Starting a business (rank)	1
Score for starting a business (0–100)	96.25
Procedures (number)	3
Time (days)	3
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	5
Score for dealing with construction permits (0–100)	66.03
Procedures (number)	15
Time (days)	196
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	9

Getting electricity (rank)	2
Score for getting electricity (0–100)	85.42
Procedures (number)	5
Time (days)	45
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	3
Score for registering property (0–100)	46.86
Procedures (number)	11
Time (days)	33
Cost (% of property value)	4.8
Quality of land administration index (0–30)	5.5

Enforcing contracts (rank)	3
Score for enforcing contracts (0–100)	52.65
Time (days)	960
Cost (% of claim value)	18.2
Quality of judicial processes index (0–18)	8.5

Athens

Starting a business (rank)	2
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	3
Score for dealing with construction permits (0–100)	69.53
Procedures (number)	17
Time (days)	180
Cost (% of warehouse value)	1.9
Building quality control index (0–15)	12

Getting electricity (rank)	3
Score for getting electricity (0–100)	84.74
Procedures (number)	5
Time (days)	51
Cost (% of income per capita)	68.2
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	3
Score for registering property (0–100)	46.86
Procedures (number)	11
Time (days)	26
Cost (% of property value)	4.8
Quality of land administration index (0–30)	4.5

Enforcing contracts (rank)	6
Score for enforcing contracts (0–100)	48.11
Time (days)	1711
Cost (% of claim value)	22.4
Quality of judicial processes index (0–18)	12.5

Heraklion

Starting a business (rank)	**2**
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	**6**
Score for dealing with construction permits (0–100)	63.99
Procedures (number)	16
Time (days)	255
Cost (% of warehouse value)	1.5
Building quality control index (0–15)	11

Getting electricity (rank)	**5**
Score for getting electricity (0–100)	82.70
Procedures (number)	5
Time (days)	70
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	**6**
Score for registering property (0–100)	36.69
Procedures (number)	10
Time (days)	134
Cost (% of property value)	4.9
Quality of land administration index (0–30)	5.5

Enforcing contracts (rank)	**5**
Score for enforcing contracts (0–100)	50.94
Time (days)	1000
Cost (% of claim value)	19.9
Quality of judicial processes index (0–18)	8.5

Larissa

Starting a business (rank)	**2**
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	**1**
Score for dealing with construction permits (0–100)	70.85
Procedures (number)	15
Time (days)	133
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	9

Getting electricity (rank)	**4**
Score for getting electricity (0–100)	84.44
Procedures (number)	5
Time (days)	54
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	**2**
Score for registering property (0–100)	47.09
Procedures (number)	11
Time (days)	31
Cost (% of property value)	4.8
Quality of land administration index (0–30)	5.5

Enforcing contracts (rank)	**2**
Score for enforcing contracts (0–100)	55.38
Time (days)	815
Cost (% of claim value)	21.5
Quality of judicial processes index (0–18)	8.5

Patra

Starting a business (rank)	2
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	4
Score for dealing with construction permits (0–100)	69.09
Procedures (number)	16
Time (days)	209
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	12

Getting electricity (rank)	1
Score for getting electricity (0–100)	88.11
Procedures (number)	5
Time (days)	49
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	1
Score for registering property (0–100)	47.77
Procedures (number)	11
Time (days)	24
Cost (% of property value)	4.9
Quality of land administration index (0–30)	5.5

Enforcing contracts (rank)	4
Score for enforcing contracts (0–100)	51.32
Time (days)	1010
Cost (% of claim value)	18.1
Quality of judicial processes index (0–18)	8.5

Thessaloniki

Starting a business (rank)	2
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	2
Score for dealing with construction permits (0–100)	70.13
Procedures (number)	18
Time (days)	146
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	11

Getting electricity (rank)	6
Score for getting electricity (0–100)	81.29
Procedures (number)	5
Time (days)	83
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	5
Score for registering property (0–100)	44.68
Procedures (number)	10
Time (days)	130
Cost (% of property value)	4.9
Quality of land administration index (0–30)	14.5

Enforcing contracts (rank)	1
Score for enforcing contracts (0–100)	57.83
Time (days)	935
Cost (% of claim value)	21.1
Quality of judicial processes index (0–18)	11.5

STARTING A BUSINESS IN GREECE – PROCEDURES REQUIRED TO START A BUSINESS, BY CITY								
Standard company legal form: Private Company (IKE) *Paid-in minimum capital requirement: EUR 1* *Data as of: May 1, 2019*		**Alexandroupoli**	**Athens**	**Heraklion**	**Larissa**	**Patra**	**Thessaloniki**	**Comments**
1. Submit with GEMI the application of establishment and its forms	Time (days)	1	2	2	2	2	2	The application can be submitted in person at the one-stop shop or online. Together with business registration, the company is also registered for VAT/ tax and with social security (EFKA). The cost includes: EUR 60 incorporation fee + EUR 10 GEMI registration fee + EUR 40 Chamber of Commerce membership fee + EUR 100 annual fee to maintain the company account active with GEMI.
	Cost (EUR)	210	210	210	210	210	210	
2. Make a company seal	Time (days)	1	1	1	1	1	1	On May 31, 2013, the Government of Greece adopted Law 4156/2013 abolishing the requirement to make and affix the company seal for corporations. However, it is still used in practice when dealing with banks.
	Cost (EUR)	40	40	40	40	40	40	
3. Register with EFKA (Unified Social Security Agency)*	Time (days)	1	1	1	1	1	1	Once the company has been incorporated, the entrepreneur has to register with EFKA in its capacity as an employer. At the same time, the Director of IKE is legally obliged to registered with EFKA while the registration of other members of IKE is optional.
	Cost (EUR)	No cost	No cost	No cost	No cost	No cost	No cost	

Source: Doing Business database.

*Takes place simultaneously with previous procedure.

LIST OF PROCEDURES DEALING WITH CONSTRUCTION PERMITS

GREECE

Alexandroupoli

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan
Agency: Hellenic Cadastre, Office of Alexandroupoli
Time: 3 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map
Agency: Private firm
Time: 7 days
Cost: 650

Procedure 3. Submit a petition for an archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Evros
Time: 1 day
Cost: No cost

Procedure 4. Obtain archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Evros
Time: 30 days
Cost: No cost

Procedure 5. Obtain approval of project from the Board of Architecture
Agency: Board of Architecture, Alexandroupoli
Time: 30 days
Cost: No cost

Procedure 6*. Obtain active fire protection approval
Agency: Regional Fire Department of East Macedonia and Thrace
Time: 5 days
Cost: No cost

Procedure 7*. Obtain proof of advanced payment from the Unified Social Security Agency
Agency: Unified Social Security Agency (EFKA), Office of Alexandroupoli
Time: 3 days
Cost: No cost

Procedure 8. Request and obtain initial permit/approval from the Municipality
Agency: Municipality of Alexandroupoli, Building Office
Time: 30 days
Cost: No cost

Procedure 9. Request and obtain building permit from the Municipality
Agency: Municipality of Alexandroupoli, Building Office
Time: 19 days
Cost: EUR 7,156 [EUR 453.25 fee #1 for Building Office + EUR 302.17 fee #2 for Building Office + EUR 188.76 municipal fee + EUR 214.11 insurance fee (payable at the National Bank of Greece) + EUR 9.51 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.19 stamp fee on insurance and TEE payment + EUR 15.26 Agricultural Insurance Organization (OGA) fee]

Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation
Agency: Archaeology Supervisory Authority of Evros
Time: 7 days
Cost: No cost

Procedure 11*. Obtain stamp from the police on the final building permit
Agency: Police of Alexandroupoli
Time: 1 day
Cost: No cost

Procedure 12*. Obtain permission to commence construction
Agency: Municipality of Alexandroupoli, Technical Services Department
Time: 1 day
Cost: No cost

Procedure 13. Request and obtain foundation work inspection
Agency: Municipality of Alexandroupoli, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 14. Receive final inspection from Board of Building Inspectors and receive completion certificate
Agency: Municipality of Alexandroupoli, Building Office / Board of Building Inspectors
Time: 7 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 15. Apply for and obtain water and sewage connection
Agency: Municipal Water Supply and Sewerage Service of Alexandroupoli
Time: 61 days
Cost: EUR 2,996 (EUR 745.97 (water contract) + EUR 15 per meter for water connection works)

Athens

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan
Agency: Hellenic Cadastre
Time: 2 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map
Agency: Private firm
Time: 10 days
Cost: EUR 1,000

Procedure 3. Submit a petition for an archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Athens
Time: 1 day
Cost: No cost

Procedure 4. Obtain archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Athens
Time: 12 days
Cost: No cost

Procedure 5. Obtain approval of project from the Board of Architecture
Agency: Board of Architecture
Time: 45 days
Cost: No cost

Procedure 6*. Obtain active fire protection approval
Agency: Regional Fire Department of Attica
Time: 10 days
Cost: No cost

Procedure 7*. Obtain proof of advanced payment from the Unified Social Security Agency
Agency: Unified Social Security Agency (EFKA)
Time: 2 days
Cost: No cost

**Simultaneous with previous procedure*

Procedure 8. Request and obtain initial permit/approval from the Municipality
Agency: Municipality of Athens, Building Office
Time: 16 days
Cost: No cost

Procedure 9. Request and obtain building permit from the Municipality
Agency: Municipality of Athens, Building Office
Time: 15 days
Cost: EUR 12,798 (Municipal tax of 1.5% of the warehouse value)

Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation
Agency: Archaeology Supervisory Authority of Athens
Time: 7 days
Cost: No cost

Procedure 11*. Obtain stamp from the police on the final building permit
Agency: Police of Athens
Time: 1 day
Cost: No cost

Procedure 12*. Notify the Municipality of commencement of works
Agency: Municipality of Athens, Technical Office
Time: 1 day
Cost: EUR 350

Procedure 13. Request and obtain foundation work inspection
Agency: Municipality of Athens, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 14. Receive final inspection from Board of Building Inspectors and receive completion certificate
Agency: Municipality of Athens, Building Office / Board of Building Inspectors
Time: 5 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 15*. Apply for water and sewage connection
Agency: Athens Water Supply and Sewerage Company (EYDAP)
Time: 1 day
Cost: EUR 63

Procedure 16. Undergo investigation by the water company on the feasibility of the project
Agency: Athens Water Supply and Sewerage Company (EYDAP)
Time: 21 days
Cost: EUR 1,070

Procedure 17. Obtain water and sewage connection
Agency: Athens Water Supply and Sewerage Company (EYDAP)
Time: 45 days
Cost: No cost

Heraklion

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan
Agency: Hellenic Cadastre, Office of Heraklion
Time: 2 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map
Agency: Private firm
Time: 11 days
Cost: 500

Procedure 3. Submit a petition for an archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Heraklion
Time: 1 day
Cost: No cost

Procedure 4. Obtain archaeological clearance certificate
Agency: Archaeology Supervisory Authority of Heraklion
Time: 45 days
Cost: No cost

Procedure 5. Obtain approval of project from the Board of Architecture
Agency: Board of Architecture, Heraklion
Time: 23 days
Cost: No cost

Procedure 6*. Obtain active fire protection approval
Agency: Regional Fire Department of Crete
Time: 21 days
Cost: No cost

Procedure 7*. Obtain proof of advanced payment from the Unified Social Security Agency
Agency: Unified Social Security Agency (EFKA), Office of Heraklion
Time: 1 day
Cost: No cost

Procedure 8. Request and obtain initial permit/approval from the Municipality
Agency: Municipality of Heraklion, Building Office
Time: 30 days
Cost: No cost

Procedure 9. Request and obtain building permit from the Municipality
Agency: Municipality of Heraklion, Building Office
Time: 53 days
Cost: 10,000

Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation
Agency: Archaeology Supervisory Authority of Heraklion
Time: 9 days
Cost: No cost

Procedure 11*. Obtain stamp from the police on the final building permit
Agency: Police of Heraklion
Time: 1 day
Cost: No cost

Procedure 12. Request and obtain foundation work inspection
Agency: Municipality of Heraklion, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 13. Receive final inspection from Board of Building Inspectors and receive completion certificate
Agency: Municipality of Heraklion, Building Office / Board of Building Inspectors
Time: 6 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 14*. Apply for water and sewage connection
Agency: Municipal Water Supply and Sewerage Service of Heraklion
Time: 1 day
Cost: EUR 63

**Simultaneous with previous procedure*

Procedure 15. Undergo investigation by the water company on the feasibility of the project

Agency: Municipal Water Supply and Sewerage Service of Heraklion
Time: 14 days
Cost: EUR 1,070

Procedure 16. Obtain water and sewage connection

Agency: Municipal Water Supply and Sewerage Service of Heraklion
Time: 60 days
Cost: No cost

Larissa

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan

Agency: Hellenic Cadastre, Office of Larissa
Time: 2 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map

Agency: Private firm
Time: 12 days
Cost: EUR 400

Procedure 3. Obtain approval of project from the Board of Architecture

Agency: The Board of Architecture, Larissa
Time: 18 days
Cost: No cost

Procedure 4*. Obtain active fire protection approval

Agency: Regional Fire Department of Thessaly
Time: 10 days
Cost: No cost

Procedure 5*. Obtain proof of advanced payment from the Unified Social Security Agency

Agency: Unified Social Security Agency (EFKA), Office of Larissa
Time: 2 days
Cost: No cost

Procedure 6. Request and obtain initial permit/approval from the Municipality

Agency: Municipality of Larissa, Building Office
Time: 15 days
Cost: No cost

Procedure 7. Request and obtain building permit from the Municipality

Agency: Municipality of Larissa, Building Office
Time: 30 days
Cost: EUR 7,010 [EUR 190.89 fee #1 for Building Office + EUR 572.68 fee #2 for Building Office + EUR 190.80 municipal fee + EUR 57.68 insurance fee (payable at the National Bank of Greece) + EUR 9.61 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.19 stamp fee on insurance and TEE payment + EUR 15.42 Agricultural Insurance Organization (OGA) fee]

Procedure 8. Obtain stamp from the police on the final building permit

Agency: Police of Larissa
Time: 1 day
Cost: No cost

Procedure 9*. Notify the Municipality of commencement of works

Agency: Municipality of Larissa, Building Office
Time: 1 day
Cost: No cost

Procedure 10. Request and obtain foundation work inspection

Agency: Municipality of Larissa, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 11. Receive final inspection from Board of Building Inspectors and receive completion certificate

Agency: Municipality of Larissa, Building Office / Board of Building Inspectors
Time: 12 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 12. Apply for water and sewage connection

Agency: Municipal Water Supply and Sewerage Service of Larissa
Time: 1 day
Cost: No cost

Procedure 13. Receive inspection by the water company to determine connection works

Agency: Municipal Water Supply and Sewerage Service of Larissa
Time: 1 day
Cost: No cost

Procedure 14. Receive inspection by the water company on BuildCo's connection works and pay connection fees

Agency: Municipal Water Supply and Sewerage Service of Larissa
Time: 1 day
Cost: EUR 1,499 [EUR 420.17 standard water connection fee + EUR 15.41 per meter of the front length of the land plot for water connection (30.48 m for the case study warehouse) + EUR 20 per meter of the front length of the land plot for sewage connection (30.48 m for the case study warehouse)]

Procedure 15. Obtain water and sewage connection

Agency: Municipal Water Supply and Sewerage Service of Larissa
Time: 38 days
Cost: No cost

Patra

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan

Agency: Hellenic Cadastre, Office of Patra
Time: 7 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map

Agency: Private firm
Time: 13 days
Cost: EUR 500

Procedure 3. Submit a petition for an archaeological clearance certificate

Agency: Archaeology Supervisory Authority of Achaia
Time: 1 day
Cost: No cost

Procedure 4. Obtain archaeological clearance certificate

Agency: Archaeology Supervisory Authority of Achaia
Time: 11 days
Cost: No cost

Procedure 5. Obtain approval of project from the Board of Architecture

Agency: Board of Architecture, Patra
Time: 30 days
Cost: No cost

**Simultaneous with previous procedure*

Procedure 6*. Obtain active fire protection approval

Agency: Regional Fire Department of Western Greece
Time: 13 days
Cost: No cost

Procedure 7*. Obtain proof of advanced payment from the Unified Social Security Agency

Agency: Unified Social Security Agency (EFKA), Office of Patra
Time: 3 days
Cost: No cost

Procedure 8. Request and obtain initial permit/approval from the Municipality

Agency: Municipality of Patra, Building Office
Time: 18 days
Cost: No cost

Procedure 9. Request and obtain building permit from the Municipality

Agency: Municipality of Patra, Building Office
Time: 45 days
Cost: EUR 9,441 [EUR 755.07 fee for Building Office + EUR 188.68 municipal fee + EUR 372 advance insurance fee + EUR 9.51 fee towards Technical Chamber of Greece (TEE) + EUR 19.01 fee towards National Technical University of Athens (NTUA) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.57 stamp fee on insurance and TEE payment + EUR 15.32 Agricultural Insurance Organization (OGA) fee + EUR 2,107.97 tax on remunerations]

Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation

Agency: Archaeology Supervisory Authority of Achaia
Time: 7 days
Cost: No cost

Procedure 11*. Obtain stamp from the police on the final building permit

Agency: Police of Achaia
Time: 1 day
Cost: No cost

Procedure 12. Request and obtain foundation work inspection

Agency: Municipality of Patra, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 13. Receive final inspection from Board of Building Inspectors and receive completion certificate

Agency: Municipality of Patra, Building Office / Board of Building Inspectors
Time: 6 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 14*. Apply for water and sewage connection

Agency: Municipal Water Supply and Sewerage Service of Patra
Time: 1 day
Cost: EUR 57

Procedure 15. Undergo investigation by the water company on the feasibility of the project

Agency: Municipal Water Supply and Sewerage Service of Patra
Time: 25 days
Cost: EUR 410

Procedure 16. Obtain water and sewage connection

Agency: Municipal Water Supply and Sewerage Service of Patra
Time: 45 days
Cost: EUR 450

Thessaloniki

Warehouse value: EUR 853,218 (US$977,00)
Data as of: May 1, 2019

Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan

Agency: Hellenic Cadastre, Office of Thessaloniki
Time: 3 days
Cost: EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

Procedure 2. Obtain topographical survey map

Agency: Private firm
Time: 10 days
Cost: EUR 800

Procedure 3. Submit a petition for an archaeological clearance certificate

Agency: Archaeology Supervisory Authority of Thessaloniki
Time: 1 day
Cost: No cost

Procedure 4. Obtain archaeological clearance certificate

Agency: Archaeology Supervisory Authority of Thessaloniki
Time: 10 days
Cost: No cost

Procedure 5. Obtain approval of project from the Board of Architecture

Agency: Board of Architecture, Thessaloniki
Time: 23 days
Cost: No cost

Procedure 6*. Obtain active fire protection approval

Agency: Regional Fire Department of Central Macedonia
Time: 20 days
Cost: No cost

Procedure 7*. Obtain preliminary verification by the water company on the feasibility of the project

Agency: Thessaloniki Water Supply and Sewerage Company (EYATH)
Time: 1 day
Cost: No cost

Procedure 8*. Obtain proof of advanced payment from the Unified Social Security Agency

Agency: Unified Social Security Agency (EFKA), Office of Thessaloniki
Time: 2 days
Cost: No cost

Procedure 9. Request and obtain initial permit/approval from the Municipality

Agency: Municipality of Thessaloniki, Building Office
Time: 13 days
Cost: No cost

Procedure 10. Request and obtain building permit from the Municipality

Agency: Municipality of Thessaloniki, Building Office
Time: 10 days
Cost: EUR 7,724 [EUR 458.15 fee for Building Office + EUR 496.23 municipal fee + EUR 391.14 insurance fee + EUR 370.59 advance insurance fee + EUR 9.61 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.79 stamp fee #3 + EUR 8.02 stamp fee on insurance and TEE payment + EUR 16.98 Agricultural Insurance Organization (OGA) fee]

**Simultaneous with previous procedure*

Procedure 11. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation

Agency: Archaeology Supervisory Authority of Thessaloniki
Time: 7 days
Cost: No cost

Procedure 12*. Obtain stamp from the police on the final building permit

Agency: Police of Thessaloniki
Time: 1 day
Cost: No cost

Procedure 13*. Obtain permission to commence construction

Agency: Municipality of Thessaloniki, Building Office
Time: 1 day
Cost: No cost

Procedure 14. Request and obtain foundation work inspection

Agency: Municipality of Thessaloniki, Building Office / Board of Building Inspectors
Time: 1 day
Cost: EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

Procedure 15. Receive final inspection from Board of Building Inspectors and receive completion certificate

Agency: Municipality of Thessaloniki, Building Office / Board of Building Inspectors
Time: 7 days
Cost: EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

Procedure 16. Apply for water and sewage connection

Agency: Thessaloniki Water Supply and Sewerage Company (EYATH)
Time: 1 day
Cost: EUR 63

Procedure 17. Undergo detailed investigation by the water company on the feasibility of the project

Agency: Thessaloniki Water Supply and Sewerage Company (EYATH)
Time: 30 days
Cost: EUR 500

Procedure 18. Obtain water and sewage connection

Agency: Thessaloniki Water Supply and Sewerage Company (EYATH)
Time: 30 days
Cost: EUR 600

**Simultaneous with previous procedure*

DEALING WITH CONSTRUCTION PERMITS IN GREECE – BUILDING QUALITY CONTROL INDEX

	Alexandroupoli and Larissa		Athens and Patra		Heraklion and Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
Building quality control index (0–15)		**9**		**12**		**11**
Quality of building regulations index (0–2)		1		1		1
How accessible are building laws and regulations in your economy? (0–1)	Available online; Free of charge; In official gazette.	1	Available online; Free of charge; In official gazette.	1	Available online; Free of charge; In official gazette.	1
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required preapprovals.	0	List of required documents; Required preapprovals.	0	List of required documents; Required preapprovals.	0
Quality control before construction index (0–1)		0		1		1
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	By law, there is no need to verify plans compliance; Civil servant reviews plans.	0	Licensed architect/ engineer.	1	Licensed architect/ engineer	1
Quality control during construction index (0–3)		2		2		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1	Mandatory inspections are always done in practice.	1	Mandatory inspections are always done in practice.	1
Quality control after construction index (0–3)		3		3		3
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		1		1		1
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use? (0–1)	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		2		4		3
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	There are no specific requirements.	0	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2	University degree in architecture or engineering; Being a registered architect or engineer.	1
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2

Source: Doing Business database.

GETTING ELECTRICITY IN GREECE – PROCEDURES REQUIRED TO OBTAIN A NEW ELECTRICITY CONNECTION, BY CITY

Name of utility: HEDNO S.A. *Data as of: May 1, 2019*		Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
1. Submit application to HEDNO	Time (days)	10	2	22	14	10	5	After the submission of the application, HEDNO informs the client about when a technical designer will inspect the building. After the inspection, HEDNO sends a letter to inform the client about the cost of the connection, the time needed to complete the works, and the documents that the client has to submit before the connection can be completed. The connection fees have to be paid at banks that have an agreement with HEDNO.
	Cost (EUR)	No cost						
2. Receive external inspection by HEDNO and await estimate	Time (days)	5	12	3	4	5	7	A technical designer from HEDNO inspects the location of the connection and elaborates the technical plan. The client or a representative has to be present at the time of the external inspection.
	Cost (EUR)	No cost						
3. Sign connection contract and await completion of external works and meter installation	Time (days)	22	33	30	30	30	65	After the payment of the fees, the client signs a connection contract with HEDNO. Among other documents, the client submits the electrician's sworn statement on the details of the internal installation. At this point, HEDNO requests an excavation permit from the local Municipality.
	Cost (EUR)	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	10,895 [5,565 (connection fee for 150 meters) + 5,060 (fee for the requested capacity) + 270 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	
4. Obtain statement on the surface of the property from Municipality*	Time (days)	1	1	1	1	1	1	In order to obtain electricity, clients need to submit to HEDNO a statement from the local Municipality showing the surface of the building, as established by laws 25/75, 1080/80, and 2130/93.
	Cost (EUR)	No cost						
5. Sign supply contract and receive meter installation by HEDNO	Time (days)	8	4	15	6	4	6	Once the construction is finished and the internal wiring is ready to be connected to the external network, the client signs a contract with a supplier. For the Doing Business case study, the estimated security deposit requested by the supplier is EUR 735. The supplier then informs HEDNO that a contract is in place through an electronic shared platform. From this moment, HEDNO has four days to make the final connection.
	Cost (EUR)	735						

Source: Doing Business database.

*Takes place simultaneously with previous procedure.

GETTING ELECTRICITY IN GREECE – RELIABILITY OF SUPPLY AND TRANSPARENCY OF TARIFFS INDEX	
Reliability of supply and transparency of tariffs index (0–8)	**8 (Patra) 7 (5 cities)**
Total duration and frequency of outages per customer a year (0–3)	3 (Patra) 2 (5 cities)
System average interruption duration index (SAIDI)	0.71 (Patra) 1.57 (Athens) 1.58 (Heraklion) 2.10 (Thessaloniki) 2.70 (Alexandroupoli) 3.60 (Larissa)
System average interruption frequency index (SAIFI)	0.68 (Patra) 1.10 (Heraklion) 1.30 (Thessaloniki) 1.44 (Athens) 1.47 (Larissa) 2.00 (Alexandroupoli)
Mechanisms for monitoring outages (0–1)	1 (all cities)
Does the distribution utility use automated tools to monitor outages?	Yes (all cities)
Mechanisms for restoring service (0–1)	1 (all cities)
Does the distribution utility use automated tools to restore service?	Yes (all cities)
Regulatory monitoring (0–1)	1 (all cities)
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes (all cities)
Financial deterrents aimed at limiting outages (0–1)	1 (all cities)
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes (all cities)
Communication of tariffs and tariff changes (0–1)	1 (all cities)
Are effective tariffs available online?	Yes (all cities)
Are customers notified of a change in tariff ahead of the billing cycle?	Yes (all cities)

Source: Doing Business database.

REGISTERING PROPERTY IN GREECE – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY

Property value: EUR 853,218 *Data as of: May 1, 2019*		Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
Receive site visit by the engineer	Time (days)	1						An on-site inspection by an engineer is required for the new topographic site plan to be drafted.
	Cost (EUR)	Included in a following procedure						
Obtain a topographic site plan and a certificate for the absence of non-licensed construction by the engineer	Time (days)	7						Following the inspection conducted by an engineer in the previous procedure 1, a recent topographic diagram is issued depicting the boundaries of the property (new site plan) sealed and signed by the engineer. The plan shall be submitted to the notary public a few days before the conclusion of the sale contract. Additionally, according to Law N. 4495/2017, a certificate from an engineer is required stating that there are no illegal constructions and/or change of ancillary uses to the principal use of the property.
	Cost (EUR)	400						
Title and encumbrances search at the Land Registry*	Time (days)	1	1	3	2	2	1	A lawyer conducts a search of the ownership titles, encumbrances and claims at the Land Registry. Once the lawyer obtains all the necessary, the lawyer drafts the initial sale and purchase agreement. Only lawyers are entitled to conduct a search at the Land Registry.
	Cost (EUR)	4,486 (EUR 440 + 0.5% of the property value between 44,000 - 1.4 million. Lawyer fees are freely agreed with the parties. Annex II of the new Lawyer's code gives an indicative fee schedule for legal fees.)						
Title and encumbrances search at the Interim Cadastre Office*	Time (days)	1	n.a.	1	1	1	1	A lawyer conducts a search of the ownership titles, encumbrances and claims at the Interim Cadastre Office. The search is done both at the Land Registry and the Interim Cadastre office as a precautionary measure. Some of the Interim Cadastre offices have electronic search system, but they don't have all property records in the system.
	Cost (EUR)	Included in a previous procedure		Included in a previous procedure				
Obtain property tax certificate from the Municipality*	Time (days)	3	1	40	3	1	1	According to Article 59 of Law 4483/2017 in the event of transfer of the ownership of all kinds of property for any reason and before signing the transfer contract, the sellers are required to provide the notary with a certificate of the relevant local authority stating that no real estate fees are due, otherwise the transfer contract will be invalid.
	Cost (EUR)	No charge						
Obtain tax clearance certificate and the Real Estate Unified Tax clearance certificate from the Tax Authority*	Time (days)	Less than one day (procedure conducted online)						As of January 2014, a new Unified Real Estate Ownership tax was created to the acquisition of in-rem rights over real estate. In order for the notarial deed of the real estate transfer to be valid, the taxpayer has to present a tax certificate issued by the competent Tax Authority to the Notary, stating that the property has been properly declared as well as that the taxpayer has paid off the Unified Real Estate Ownership tax or the Real Estate Tax over the past 5 years prior to the signature of the deed that transfers the property at issue.
	Cost (EUR)	No charge						
Seller obtains a certificate from the Unified Social Security Agency (EFKA)*	Time (days)	Less than one day (procedure conducted online)						The seller must obtain a certificate of good standing from the Social Security Institute, which assures that the seller (company) has been paying its social security. Since January 2017 all Social Security Institutions have been unified into the Unified Social Security Agency (EFKA) (Implementation of Law 4387/2016 implementing a reform in the social security system).
	Cost (EUR)	No charge						

REGISTERING PROPERTY IN GREECE – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY (continued)

Property value: EUR 853,218 *Data as of: May 1, 2019*		Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
Deliver the initial draft of the sale and purchase agreement to the local bar association	Time (days)	n.a.	1	n.a.	n.a.	1	n.a.	This procedure is a common practice only in Athens and Patra. Typically the lawyer 1) submits the initial draft sale and purchase agreement to the association 2) is issued an invoice by the association and 3) pays minimum legal fees due to the association.
	Cost (EUR)		Included in a previous procedure			Included in a previous procedure		
Payment of property transfer tax at the Tax Authority	Time (days)	4	1	1	1	2	1	Parties obtain a copy of the declaration made before the Tax Authority with powers on the locality of the property verifying that the buyer has paid the property transfer tax.
	Cost (EUR)	26,364 [For the buyer, 3% of the property value (transfer tax) plus 0.09% of the property value (city tax)]						
A notary public drafts and notarizes the final sale and purchase agreement and prepares the transfer deed	Time (days)	1						The notary drafts and notarizes the final sale and purchase agreement and prepares the public deed in the presence of the parties (and their lawyers if they wish), who must also sign. The notary also checks up on the documentation which legitimizes the legal representatives of the contracting parties.
	Cost (EUR)	5,931 (0.8% of property value up to EUR 120,000; 0.7% of property value between EUR 120,000.01 and 380,000; 0.65% of property value between EUR 380,000.01 and EUR 2,000,000 fixed fee of EUR 20 and additional fee of EUR 5 per each additional sheet of the sale agreement)						
Record deed at the Land Registry	Time (days)	11	14	n.a.	11	n.a.	n.a.	The public deed is delivered to the Land Registry to be recorded under the name of the buyer. At the same time, parties request a property certificate, an ownership certificate, a non-opposition certificate and a records certificate from the Land Registry.
	Cost (EUR)	4,079 [0.475% of property value (registrar's rights) + 24% VAT + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	4,082 [0.475% of property value (registrar's rights) + EUR 3 application stamp fee + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]		4,079 [0.475% of property value (registrar's rights) + 24% VAT + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]			
Register transfer at the Cadastre office (ktimatologio)	Time (days)	9	1	90	10	12	120	In Athens, the Cadastre is not fully created yet--the registration is done only for statistical purposes. In all other cities, the registration with the local cadastre office is mandatory.
	Cost (EUR)	35 (registration fee)	35 (registration fee)	4,950 [0.575% of property value (registrar's rights) + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty) + EUR 3 application fee + EUR 15.44 fixed fee)]	35 (registration fee)	4,964 [0.575% of property value (registrar's rights) + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty) + EUR 3 application fee + EUR 13.5 fixed fee + EUR 15 property diagram fee)]	4,932 [0.575% of property value (registrar's rights) + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	

Source: Doing Business database.

n.a. - not applicable

*Simultaneous with a previous procedure.

REGISTERING PROPERTY IN GREECE – QUALITY OF LAND ADMINISTRATION INDEX

	Alexandroupoli, Heraklion, Larissa and Patra		Athens		Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
Quality of the land administration index (0–30)		**5.5**		**4.5**		**14.5**
Reliability of infrastructure index (0–8)		0		0		4
In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0	Paper	0	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0	No	0	Yes	1
In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0	Paper	0	Computer/ Fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	0	No	0	Yes	1
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	Separate databases	0	Separate databases	0	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0	No	0	No	0
Transparency of information index (0–6)		1.5		1.5		1.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the city? (0–1)	Only intermediaries (notaries, lawyers, etc.)	0	Only intermediaries (notaries, lawyers, etc.)	0	Only intermediaries (notaries, lawyers, etc.)	0
Is the list of documents that are required to complete any type of property transaction made publicly available–and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the city made publicly available–and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame–and if so, how does it communicate the service standard? (0–0.5)	No	0	No	0	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0	No	0	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0	No	0	No	0
Who is able to consult maps of land plots in the largest business city? (0–0.5)	Only intermediaries and interested parties	0	Only intermediaries and interested parties	0	Only intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	No	0	No	0	No	0

REGISTERING PROPERTY IN GREECE – QUALITY OF LAND ADMINISTRATION INDEX (continued)						
	Alexandroupoli, Heraklion, Larissa and Patra		Athens		Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0	No	0	No	0
Geographic coverage index (0–8)		0		0		4
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0	No	0	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0	No	0	Yes	2
Are all privately held land plots in the economy mapped? (0–2)	No	0	No	0	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0	No	0	Yes	2
Land dispute resolution index (0–8)		4		3		5
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5	Yes	1.5	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	0	No	0	No	0
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0	No	0	No	0
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)? (0–3)	Between 2 and 3 years	1	More than 3 years	0	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0	No	0	No	0
Equal access to property rights index (-2–0)		0		0		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0	Yes	0	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0	Yes	0	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS IN GREECE – TIME, COST AND QUALITY OF JUDICIAL PROCESSES, BY CITY

	Time (days)				**Cost** (% of claim)				**Quality of judicial processes index** (0–18)				
City	Filing and service	Trial and judgment	Enforcement of judgment	Total time	Attorney fees	Court costs	Enforcement costs	Total cost	Court structure and proceedings (-1–5)	Case management (0–6)	Court automation (0–4)	Alternative dispute resolution (0–3)	Total score (0–18)
Alexandroupoli	50	635	275	960	5.3	5.1	7.8	18.2	3	2	1	2.5	8.5
Athens	60	1400	251	1711	10.0	4.6	7.8	22.4	3	5	2	2.5	12.5
Heraklion	45	690	265	1000	7.6	4.5	7.8	19.9	3	2	1	2.5	8.5
Larissa	35	510	270	815	10.0	3.7	7.8	21.5	3	2	1	2.5	8.5
Patra	40	665	305	1010	6.0	4.3	7.8	18.1	3	2	1	2.5	8.5
Thessaloniki	60	610	265	935	10.0	3.3	7.8	21.1	3	5	1	2.5	11.5

Source: Doing Business database.

ENFORCING CONTRACTS IN GREECE – QUALITY OF JUDICIAL PROCESSES INDEX	Answer	Score
Quality of judicial processes index (0–18)		**8.5 (4 cities) 11.5 (Thessaloniki) 12.5 (Athens)**
Court structure and proceedings (-1–5)		**3**
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5) a. Is there a small claims court or a fast-track procedure for small claims? b. If yes, is self-representation allowed?	 Yes Yes	1.5
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, but manual	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		**2 (4 cities) 5 (Athens and Thessaloniki)**
Time standards (0–1) a. Are there laws setting overall time standards for key court events in a civil case? b. If yes, are the time standards set for at least three court events? c. Are these time standards respected in more than 50% of cases?	 Yes Yes Yes	1
Adjournments (0–1) a. Does the law regulate the maximum number of adjournments that can be granted? b. Are adjournments limited to unforeseen and exceptional circumstances? c. If rules on adjournments exist, are they respected in more than 50% of cases?	 Yes Yes Yes	1
Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
Court automation (0–4)		**1 (5 cities) 2 (Athens)**
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No (5 cities) Yes (Athens)	0 (5 cities) 1 (Athens)
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	Yes	1
Publication of judgments (0–1) a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website? b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	 No No	0
Alternative dispute resolution (0–3)		**2.5**
Arbitration (0–1.5) a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects? b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration? c. Are valid arbitration clauses or agreements usually enforced by the courts?	 Yes No Yes	1.5

ENFORCING CONTRACTS IN GREECE – QUALITY OF JUDICIAL PROCESSES INDEX (continued)

	Answer	Score
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	
c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No	

Source: Doing Business database.

Ireland

IRELAND

Cork

Starting a business (rank)	3
Score for starting a business (0–100)	93.90
Procedures (number)	3
Time (days)	13
Cost (% of income per capita)	0.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	5
Score for dealing with construction permits (0–100)	74.37
Procedures (number)	11
Time (days)	200
Cost (% of warehouse value)	3.0
Building quality control index (0–15)	13

Getting electricity (rank)	2
Score for getting electricity (0–100)	84.17
Procedures (number)	6
Time (days)	47
Cost (% of income per capita)	57.9
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	4
Score for registering property (0–100)	69.91
Procedures (number)	5
Time (days)	46.5
Cost (% of property value)	6.5
Quality of land administration index (0–30)	23.5

Enforcing contracts (rank)	1
Score for enforcing contracts (0–100)	61.59
Time (days)	515
Cost (% of claim value)	26.8
Quality of judicial processes index (0–18)	8.5

Dublin

Starting a business (rank)	2
Score for starting a business (0–100)	94.40
Procedures (number)	3
Time (days)	11
Cost (% of income per capita)	0.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	4
Score for dealing with construction permits (0–100)	76.58
Procedures (number)	10
Time (days)	164
Cost (% of warehouse value)	4.1
Building quality control index (0–15)	13

Getting electricity (rank)	1
Score for getting electricity (0–100)	84.21
Procedures (number)	5
Time (days)	85
Cost (% of income per capita)	57.1
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	3
Score for registering property (0–100)	71.71
Procedures (number)	5
Time (days)	31.5
Cost (% of property value)	6.5
Quality of land administration index (0–30)	23.5

Enforcing contracts (rank)	2
Score for enforcing contracts (0–100)	57.88
Time (days)	650
Cost (% of claim value)	26.9
Quality of judicial processes index (0–18)	8.5

Galway

Starting a business (rank)	1
Score for starting a business (0–100)	94.91
Procedures (number)	3
Time (days)	9
Cost (% of income per capita)	0.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	3
Score for dealing with construction permits (0–100)	78.59
Procedures (number)	10
Time (days)	189
Cost (% of warehouse value)	1.1
Building quality control index (0–15)	13

Getting electricity (rank)	5
Score for getting electricity (0–100)	80.83
Procedures (number)	6
Time (days)	49
Cost (% of income per capita)	58.0
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	1
Score for registering property (0–100)	73.02
Procedures (number)	5
Time (days)	34.5
Cost (% of property value)	6.5
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	4
Score for enforcing contracts (0–100)	56.41
Time (days)	740
Cost (% of claim value)	24.2
Quality of judicial processes index (0–18)	8.5

Limerick

Starting a business (rank)	3
Score for starting a business (0–100)	93.90
Procedures (number)	3
Time (days)	13
Cost (% of income per capita)	0.1
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	2
Score for dealing with construction permits (0–100)	78.69
Procedures (number)	10
Time (days)	165
Cost (% of warehouse value)	2.4
Building quality control index (0–15)	13

Getting electricity (rank)	3
Score for getting electricity (0–100)	83.95
Procedures (number)	6
Time (days)	49
Cost (% of income per capita)	58.2
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	2
Score for registering property (0–100)	72.78
Procedures (number)	5
Time (days)	36.5
Cost (% of property value)	6.5
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	5
Score for enforcing contracts (0–100)	55.40
Time (days)	740
Cost (% of claim value)	27.0
Quality of judicial processes index (0–18)	8.5

Waterford

Starting a business (rank)	**3**
Score for starting a business (0–100)	93.90
Procedures (number)	3
Time (days)	13
Cost (% of income per capita)	0.1
Paid-in minimum capital (% of income per capita)	0.0

Getting electricity (rank)	**4**
Score for getting electricity (0–100)	81.37
Procedures (number)	6
Time (days)	44
Cost (% of income per capita)	57.6
Reliability of supply and transparency of tariffs index (0–8)	7

Enforcing contracts (rank)	**3**
Score for enforcing contracts (0–100)	57.57
Time (days)	670
Cost (% of claim value)	26.3
Quality of judicial processes index (0–18)	8.5

Dealing with construction permits (rank)	**1**
Score for dealing with construction permits (0–100)	80.57
Procedures (number)	10
Time (days)	158
Cost (% of warehouse value)	1.3
Building quality control index (0–15)	13

Registering property (rank)	**5**
Score for registering property (0–100)	69.32
Procedures (number)	5
Time (days)	51.5
Cost (% of property value)	6.5
Quality of land administration index (0–30)	23.5

STARTING A BUSINESS IN IRELAND – PROCEDURES REQUIRED TO START A BUSINESS, BY CITY

Standard company legal form: Private Limited Liability Company *Paid-in minimum capital requirement: none* *Data as of: May 1, 2019*		Cork	Dublin	Galway	Limerick	Waterford	Comments
1. File necessary materials with the Companies Registration Office (CRO)	Time (days)	3.0	3.0	3.0	3.0	3.0	The forms are completed electronically, including the model constitution, signature pages are printed, signed and posted to the CRO. A registration fee of EUR 100 is charged, if application is submitted on paper. If using model company incorporation documents online, the fee is reduced to EUR 50.
	Cost (EUR)	50	50	50	50	50	
2. Obtain a company seal	Time (days)	1	1	1	1	1	In addition to getting a company seal, the company must keep the statutory registers for the directors and shareholders.
	Cost (EUR)	20.3	20.3	20.3	20.3	20.3	
3. Register for corporation tax, social insurance (PAYE/PRSI), and VAT with the Revenue Commissioners	Time (days)	9	7	5	9	9	One application is needed to register for corporation and VAT taxes, as well as for social insurance (PAYE/PRSI). One Tax ID number is valid for all tax registrations. VAT registration can take several weeks, as the Revenue Commissioners carry out more background checks to ensure the validity of the registration.
	Cost (EUR)	No cost	No cost	No cost	No cost	no cost	

Source: Doing Business database.

LIST OF PROCEDURES DEALING WITH CONSTRUCTION PERMITS

IRELAND

Cork

Warehouse value: EUR 2,607,072 (US$2,968,000)
Data as of: May 1, 2019

Procedure 1. Publish notice of construction in approved newspaper
Agency: Newspaper
Time: 1 day
Cost: EUR 150

Procedure 2*. Obtain an ordnance survey map
Agency: Ordnance Survey Ireland
Time: Less than one day (online procedure)
Cost: EUR 77 [EUR 63.86 (exclusive of VAT) for minimum of 4 hectares and EUR 12.85 (exclusive of VAT) for the copyright license]

Procedure 3. Hold a pre-planning meeting with the Building Control Department
Agency: Building Control Department, Cork City Council
Time: 24 days
Cost: No cost

Procedure 4. Request and obtain planning permission
Agency: Building Control Department, Cork City Council
Time: 105 days
Cost: EUR 73,408 (EUR 3.60 per sq. m. for planning permission + EUR 52.8417 per sq. m. for development contribution)

Procedure 5*. Receive site inspection from Building Control Department
Agency: Building Control Department, Cork City Council
Time: 1 day
Cost: No cost

Procedure 6*. Request and obtain fire safety and disability access certificates
Agency: Building Control Department, Cork City Council
Time: 65 days
Cost: EUR 4,272 [EUR 2.90 per sq. m. (with a minimum of EUR 125 and a maximum of EUR 12,500) for fire safety certificate + EUR 500 for disability access certificate]

Procedure 7. Submit a commencement notice
Agency: Building Control Department, Cork City Council
Time: Less than one day (online procedure)
Cost: EUR 30

Procedure 8. Request water and sewage connection
Agency: Irish Water
Time: 1 day
Cost: EUR 490

Procedure 9. Receive inspection for feasibility of the connections and obtain connection offer
Agency: Irish Water
Time: 21 days
Cost: No cost

Procedure 10. Obtain water and sewage connection
Agency: Irish Water
Time: 26 days
Cost: No cost

Procedure 11. Submit the certificate of compliance upon completion of construction and obtain approval
Agency: Building Control Department, Cork City Council
Time: 21 days
Cost: No cost

Dublin

Warehouse value: EUR 2,607,072 (US$2,968,000)
Data as of: May 1, 2019

Procedure 1. Publish notice of construction in approved newspaper
Agency: Newspaper
Time: 1 day
Cost: EUR 150

Procedure 2*. Obtain an ordnance survey map
Agency: Ordnance Survey Ireland
Time: Less than one day (online procedure)
Cost: EUR 77 [EUR 63.86 (exclusive of VAT) for minimum of 4 hectares and EUR 12.85 (exclusive of VAT) for the copyright license]

Procedure 3. Hold a pre-planning meeting with the Planning Department
Agency: Planning Department, Dun Laoghaire Rathdown County Council
Time: 21 days
Cost: No cost

Procedure 4. Request and obtain planning permission
Agency: Planning Department, Dun Laoghaire Rathdown County Council
Time: 90 days
Cost: EUR 102,357 (EUR 3.60 per sq. m. for planning permission + EUR 75.10 per sq. m. for development contribution)

Procedure 5*. Request and obtain fire safety and disability access certificates
Agency: Planning Department, Dun Laoghaire Rathdown County Council
Time: 90 days
Cost: EUR 4,272 [EUR 2.90 per sq. m. (with a minimum of EUR 125 and a maximum of EUR 12,500) for fire safety certificate + EUR 500 for disability access certificate]

Procedure 6. Submit a commencement notice
Agency: Planning Department, Dun Laoghaire Rathdown County Council
Time: Less than one day (online procedure)
Cost: EUR 30

Procedure 7. Request water and sewage connection
Agency: Irish Water
Time: 1 day
Cost: EUR 490

Procedure 8. Receive inspection for feasibility of the connections and obtain connection offer
Agency: Irish Water
Time: 7 days
Cost: No cost

Procedure 9. Obtain water and sewage connection
Agency: Irish Water
Time: 21 days
Cost: No cost

Procedure 10. Submit the certificate of compliance upon completion of construction and obtain approval
Agency: Planning Department, Dun Laoghaire Rathdown County Council
Time: 21 days
Cost: No cost

**Simultaneous with previous procedure*

Galway

Warehouse value: EUR 2,607,072 (US$2,968,000)
Data as of: May 1, 2019

Procedure 1. Publish notice of construction in approved newspaper
Agency: Newspaper
Time: 1 day
Cost: EUR 150

Procedure 2*. Obtain an ordnance survey map
Agency: Ordnance Survey Ireland
Time: Less than one day (online procedure)
Cost: EUR 77 [EUR 63.86 (exclusive of VAT) for minimum of 4 hectares and EUR 12.85 (exclusive of VAT) for the copyright license]

Procedure 3. Hold a pre-planning meeting with the Planning Department
Agency: Planning Department, Galway City Council
Time: 21 days
Cost: No cost

Procedure 4. Request and obtain planning permission
Agency: Planning Department, Galway City Council
Time: 90 days
Cost: EUR 22,891 (EUR 3.60 per sq. m. for planning permission + EUR 14 per sq. m. for development contribution)

Procedure 5*. Request and obtain fire safety and disability access certificates
Agency: Planning Department, Galway City Council
Time: 84 days
Cost: EUR 4,272 [EUR 2.90 per sq. m. (with a minimum of EUR 125 and a maximum of EUR 12,500) for fire safety certificate + EUR 500 for disability access certificate]

Procedure 6. Submit a commencement notice
Agency: Planning Department, Galway City Council
Time: Less than one day (online procedure)
Cost: EUR 30

Procedure 7. Request water and sewage connection
Agency: Irish Water
Time: 1 day
Cost: EUR 490

Procedure 8. Receive inspection for feasibility of the connections and obtain connection offer
Agency: Irish Water
Time: 21 days
Cost: No cost

Procedure 9. Obtain water and sewage connection
Agency: Irish Water
Time: 33 days
Cost: No cost

Procedure 10. Submit the certificate of compliance upon completion of construction and obtain approval
Agency: Planning Department, Galway City Council
Time: 21 days
Cost: No cost

Limerick

Warehouse value: EUR 2,607,072 (US$2,968,000)
Data as of: May 1, 2019

Procedure 1. Publish notice of construction in approved newspaper
Agency: Newspaper
Time: 1 day
Cost: EUR 150

Procedure 2*. Obtain an ordnance survey map
Agency: Ordnance Survey Ireland
Time: Less than one day (online procedure)
Cost: EUR 77 [EUR 63.86 (exclusive of VAT) for minimum of 4 hectares and EUR 12.85 (exclusive of VAT) for the copyright license]

Procedure 3. Hold a pre-planning meeting with the Planning Department
Agency: Planning Department, Limerick City and County Council
Time: 18 days
Cost: No cost

Procedure 4. Request and obtain planning permission
Agency: Planning Department, Limerick City and County Council
Time: 90 days
Cost: EUR 56,706 (EUR 3.60 per sq. m. for planning permission + EUR 40 per sq. m. for development contribution)

Procedure 5*. Request and obtain fire safety and disability access certificates
Agency: Fire Safety and Building Control Department, Limerick City and County Council
Time: 60 days
Cost: EUR 4,272 [EUR 2.90 per sq. m. (with a minimum of EUR 125 and a maximum of EUR 12,500) for fire safety certificate + EUR 500 for disability access certificate]

Procedure 6. Submit a commencement notice
Agency: Fire Safety and Building Control Department, Limerick City and County Council
Time: Less than one day (online procedure)
Cost: EUR 30

Procedure 7. Request water and sewage connection
Agency: Irish Water
Time: 1 day
Cost: EUR 490

Procedure 8. Receive inspection for feasibility of the connections and obtain connection offer
Agency: Irish Water
Time: 14 days
Cost: No cost

Procedure 9. Obtain water and sewage connection
Agency: Irish Water
Time: 26 days
Cost: No cost

Procedure 10. Submit the certificate of compliance upon completion of construction and obtain approval
Agency: Fire Safety and Building Control Department, Limerick City and County Council
Time: 14 days
Cost: No cost

Waterford

Warehouse value: EUR 2,607,072 (US$2,968,000)
Data as of: May 1, 2019

Procedure 1. Publish notice of construction in approved newspaper
Agency: Newspaper
Time: 1 day
Cost: EUR 150

Procedure 2*. Obtain an ordnance survey map
Agency: Ordnance Survey Ireland
Time: Less than one day (online procedure)
Cost: EUR 77 [EUR 63.86 (exclusive of VAT) for minimum of 4 hectares and EUR 12.85 (exclusive of VAT) for the copyright license]

**Simultaneous with previous procedure*

Procedure 3. Hold a pre-planning meeting with the Planning Department

Agency: Planning Department, Waterford City and County Council
Time: 14 days
Cost: No cost

Procedure 4. Request and obtain planning permission

Agency: Planning Department, Waterford City and County Council
Time: 90 days
Cost: EUR 28,093 (EUR 3.60 per sq. m. for planning permission + EUR 18 per sq. m. for development contribution)

Procedure 5*. Request and obtain fire safety and disability access certificates

Agency: Fire Safety Unit and Building Control Unit, Emergency Services Department, Waterford City and County Council
Time: 58 days
Cost: EUR 4,272 [EUR 2.90 per sq. m. (with a minimum of EUR 125 and a maximum of EUR 12,500) for fire safety certificate + EUR 500 for disability access certificate]

Procedure 6. Submit a commencement notice

Agency: Building Control Unit, Emergency Services Department, Waterford City and County Council
Time: Less than one day (online procedure)
Cost: EUR 30

Procedure 7. Request water and sewage connection

Agency: Irish Water
Time: 1 day
Cost: EUR 490

Procedure 8. Receive inspection for feasibility of the connections and obtain connection offer

Agency: Irish Water
Time: 7 days
Cost: No cost

Procedure 9. Obtain water and sewage connection

Agency: Irish Water
Time: 30 days
Cost: No cost

Procedure 10. Submit the certificate of compliance upon completion of construction and obtain approval

Agency: Planning Department, Waterford City and County Council
Time: 14 days
Cost: No cost

**Simultaneous with previous procedure*

DEALING WITH CONSTRUCTION PERMITS IN IRELAND – BUILDING QUALITY CONTROL INDEX

	All cities	
	Answer	Score
Building quality control index (0–15)		**13**
Quality of building regulations index (0–2)		2
How accessible are building laws and regulations in your economy? (0–1)	Available online; Free of charge.	1
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required preapprovals.	1
Quality control before construction index (0–1)		1
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	Licensed architect; Licensed engineer	1
Quality control during construction index (0–3)		3
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections by external engineer or firm; Risk-based inspections.	2
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1
Quality control after construction index (0–3)		3
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, final inspection is done by government agency; Yes, in-house engineer submits report for final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		0
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	No party is held liable under the law.	0
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use? (0–1)	No party is required by law to obtain insurance.	0
Professional certifications index (0–4)		4
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2

Source: Doing Business database.

GETTING ELECTRICITY IN IRELAND – PROCEDURES REQUIRED TO OBTAIN A NEW ELECTRICITY CONNECTION, BY CITY

Name of utility: Electricity Supply Board (ESB) *Data as of: May 1, 2019*		Cork	Dublin	Galway	Limerick	Waterford	Comments
1. Submit application to Electricity Supply Board (ESB) Networks	Time (days)	12	14	11	7	5	The client needs to first obtain an ordnance survey map (scale 1:2500-1:10560) that shows the location of the new premises and a detailed site plan (scale 1:100-1:500). The customer completes the Electricity Supply Board (ESB) Networks application form (NC3) available on utility's website and submits it with the load details and the ordnance survey map to the central office for application management at ESB Networks Service Bureau located in Cork city.
	Cost (EUR)	No cost					
2. Receive external inspection by ESB Networks and await estimate	Time (days)	5	4	4	7	5	After the application has been received, an inspection takes place. The client then receives a reference number, along with a quote and a connection agreement. This agreement includes (i) the meter point reference number (MPRN), a unique reference number that identifies the connection point; and (ii) the maximum import capacity (MIC) of the new premises, which indicates the electricity capacity. The connection and metering fees for a 140 kVa connection are around EUR 7,730 (for Dublin, this cost is include under procedure 4).
	Cost (EUR)	7,408	Paid in procedure 4	7,408	7,408	7,408	
3. Obtain road opening license from the City Council	Time (days)	7	Not required in this city	14	10	9	The client's contractor applies for a road opening license at the Roads and Transport Directorate.
	Cost (EUR)	400		450	558	270	
4. Await completion of external works by the client's electrical contractor or by ESB	Time (days)	16	60	14	18	18	In Dublin, the external connection works are usually carried out by the utility while in all other cities the works are conducted by the client's contractor. The cost of trenching is estimated at EUR 148.60 per linear meter.
	Cost (EUR)	22,290	29,698	22,290			
5. Submit customer's electrician's completion certificate	Time (days)	1	1	1	1	1	While customers are awaiting their connection agreement, the applicant's registered electrical contractor (REC) must submit a Safe Electric Completion Certificate for the electrical installation. If all information are in compliance with the Electricity Regulation Act 1999, then Safe Electric notifies ESB Networks and electricity supply can be turned on.
	Cost (EUR)	87					
6. Sign supply contract with an electricity supplier and obtain meter installation and final connection from ESB Networks	Time (days)	7	7	6	7	7	If the customer's maximum import capacity is greater than or equal to 30kVA, the client must register with an electricity supplier of their choice. Once the supply contract has been signed, the supplier will pass on the information to ESB Networks, which will then proceed to finalize the connection without further involvement with the customer.
	Cost (EUR)	No cost					

Source: Doing Business database.

*Takes place simultaneously with previous procedure.

GETTING ELECTRICITY IN IRELAND – RELIABILITY OF SUPPLY AND TRANSPARENCY OF TARIFFS INDEX	
Reliability of supply and transparency of tariffs index (0–8)	**8 (Dublin, Cork, Limerick) 7 (Galway, Waterford)**
Total duration and frequency of outages per customer a year (0–3)	3 (Cork, Dublin, Limerick) 2 (Galway, Waterford)
System average interruption duration index (SAIDI)	0.50 (Limerick) 0.80 (Dublin) 0.95 (Cork) 1.20 (Waterford) 1.30 (Galway)
System average interruption frequency index (SAIFI)	0.44 (Limerick) 0.57 (Dublin) 0.67 (Cork) 0.80 (Galway) 1.20 (Waterford)
Mechanisms for monitoring outages (0–1)	1 (all cities)
Does the distribution utility use automated tools to monitor outages?	Yes (all cities)
Mechanisms for restoring service (0–1)	1 (all cities)
Does the distribution utility use automated tools to restore service?	Yes (all cities)
Regulatory monitoring (0–1)	1 (all cities)
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes (all cities)
Financial deterrents aimed at limiting outages (0–1)	1 (all cities)
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes (all cities)
Communication of tariffs and tariff changes (0–1)	1 (all cities)
Are effective tariffs available online?	Yes (all cities)
Are customers notified of a change in tariff ahead of the billing cycle?	Yes (all cities)

Source: Doing Business database.

REGISTERING PROPERTY IN IRELAND – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY							
Property value: EUR 2,607,072 *Data as of: May 1, 2019*		**Cork**	**Dublin**	**Galway**	**Limerick**	**Waterford**	**Comments**
1. Conveyancing and standard requisitions on title ordered by the Incorporated Law Society of Ireland	Time (days)	25	20	18	15	30	The Incorporated Law Society of Ireland has a comprehensive set of conveyancing documents being standard requisitions on title investigating various matters including the following: services, easements and rights, obligations, outgoings, bankruptcy, taxation, building control and environmental regulations, fire services and health and safety, etc. In addition, an architect often performs a planning search – a review of planning documentation pertaining to the transacted property - to identify any limitations on the property uses (this is done a the city or county council offices).
	Cost (EUR)	(EUR 100 for planning search, legal fees paid in Procedure 3)	(legal fees paid in Procedure 3)	(EUR 55 for planning search, legal fees paid in Procedure 3)	(EUR 30 for planning search, legal fees paid in Procedure 3)	(EUR 100 for planning search, legal fees paid in Procedure 3)	
2. Obtain official certified copies of the property's folio and title map*	Time (days)	3					Applications for a certified copy of the Folio and Title Plan can be made online on the website Landdirect.ie. Paper copies are delivered to the applicant within 3 days of request.
	Cost (EUR)	40					
3. Lawyer drafts contract and contracts are exchanged	Time (days)	1					The vendor's lawyer would draft the sale-purchase agreement, whilst the purchaser's lawyer would draft the deed which effects the title transfer.
	Cost (EUR)	13,035 (between 0.25% and 0.75% of property value)					
4. Submission of documents to Revenue Commissioners	Time (days)	Less than one day (procedure conducted online)					This procedure involves submission of documents to Revenue Commissioners for payment of stamp duty & impression of "Particular Delivered" stamp. Since January 1, 2010, the stamping of deeds is done online. The stamp duty is submitted electronically to the Revenue Commissioners, which in turn sends a certificate of confirmation of stamping via email to the purchaser's solicitor.
	Cost (EUR)	156,424 (6% of the value of the property for non-residential properties)					
5. Lodgment of application for registration at the Land Registry	Time (days)	20	10	15	20	20	Once the title deed to the purchaser has been stamped, it can be registered at the Land Registry using the application Form 17. A facility to make an application for registration electronically via the PRA's electronic access system is available while the supporting documents are sent by post (mailing usually takes 2 days) Supporting documentation will include the deed of transfer and payment of the appropriate fees.
	Cost (EUR)	800					

Source: Doing Business database.

*Simultaneous with a previous procedure.

REGISTERING PROPERTY IN IRELAND – QUALITY OF LAND ADMINISTRATION INDEX

	Cork, Dublin and Waterford		Galway and Limerick	
	Answer	Score	Answer	Score
Quality of the land administration index (0–30)		**23.5**		**25.5**
Reliability of infrastructure index (0–8)		8		8
In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Fully digital	2	Computer/Fully digital	2
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1	Yes	1
In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Fully digital	2	Computer/Fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1	Yes	1
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	Single database	1	Single database	1
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1	Yes	1
Transparency of information index (0–6)		4.5		4.5
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the city? (0–1)	Freely accessible by anyone	1	Freely accessible by anyone	1
Is the list of documents that are required to complete any type of property transaction made publicly available–and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the city made publicly available–and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame–and if so, how does it communicate the service standard? (0–0.5)	Yes	0.5	Yes	0.5
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	Yes	0.5	Yes	0.5
Who is able to consult maps of land plots in the largest business city? (0–0.5)	Freely accessible by anyone	0.5	Freely accessible by anyone	0.5
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	Yes, online	0.5	Yes, online	0.5
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0	No	0
Geographic coverage index (0–8)		4		6
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0	Yes	2
Are all privately held land plots in the economy mapped? (0–2)	Yes	2	Yes	2
Are all privately held land plots in the city mapped? (0–2)	Yes	2	Yes	2
Land dispute resolution index (0–8)		7		7
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes	0.5	Yes	0.5

REGISTERING PROPERTY IN IRELAND – QUALITY OF LAND ADMINISTRATION INDEX (continued)

	Cork, Dublin and Waterford		Galway and Limerick	
	Answer	Score	Answer	Score
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	Yes	0.5	Yes	0.5
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	Yes	0.5	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	Yes	1	Yes	1
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)? (0–3)	Between 1 and 2 years	2	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	Yes	0.5	Yes	0.5
Equal access to property rights index (-2–0)		**0**		**0**
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS IN IRELAND – TIME, COST AND QUALITY OF JUDICIAL PROCESSES, BY CITY

	Time (days)				**Cost** (% of claim)				**Quality of judicial processes index** (0–18)				
City	Filing and service	Trial and judgment	Enforcement of judgment	Total time	Attorney fees	Court costs	Enforcement costs	Total cost	Court structure and proceedings (-1–5)	Case management (0–6)	Court automation (0–4)	Alternative dispute resolution (0–3)	Total score (0–18)
Cork	60	365	90	515	18.4	2.7	5.8	26.8	4.5	1	0.5	2.5	8.5
Dublin	60	500	90	650	18.8	2.3	5.8	26.9	4.5	1	0.5	2.5	8.5
Galway	60	500	180	740	15.5	2.9	5.8	24.2	4.5	1	0.5	2.5	8.5
Limerick	60	500	180	740	18.3	2.9	5.8	27.0	4.5	1	0.5	2.5	8.5
Waterford	60	500	110	670	17.6	2.9	5.8	26.3	4.5	1	0.5	2.5	8.5

Source: Doing Business database.

ENFORCING CONTRACTS IN IRELAND – QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		**8.5**
Court structure and proceedings (-1–5)		**4.5**
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	Yes	1.5
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, but manual	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		**1**
Time standards (0–1)		0
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	No	
c. Are these time standards respected in more than 50% of cases?	n.a.	
Adjournments (0–1)		0
a. Does the law regulate the maximum number of adjournments that can be granted?	No	
b. Are adjournments limited to unforeseen and exceptional circumstances?	No	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	n.a.	
Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	Yes	1
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No	0
Court automation (0–4)		**0.5**
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No	0
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	No	0
Publication of judgments (0–1)		0.5
a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	Yes	
Alternative dispute resolution (0–3)		**2.5**
Arbitration (0–1.5)		1.5
a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	
c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No	

Source: Doing Business database.

Italy

ITALY

Ancona

Starting a business (rank)	1
Score for starting a business (0–100)	89.79
Procedures (number)	6
Time (days)	5
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	5
Score for dealing with construction permits (0–100)	68.87
Procedures (number)	14
Time (days)	203
Cost (% of warehouse value)	2.2
Building quality control index (0–15)	11

Getting electricity (rank)	12
Score for getting electricity (0–100)	77.39
Procedures (number)	4
Time (days)	184
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	4
Score for registering property (0–100)	80.85
Procedures (number)	4
Time (days)	20
Cost (% of property value)	4.4
Quality of land administration index (0–30)	26

Enforcing contracts (rank)	7
Score for enforcing contracts (0–100)	52.05
Time (days)	1,180
Cost (% of claim value)	26.1
Quality of judicial processes index (0–18)	13

Bari

Starting a business (rank)	9
Score for starting a business (0–100)	87.56
Procedures (number)	7
Time (days)	8
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	12
Score for dealing with construction permits (0–100)	58.27
Procedures (number)	15
Time (days)	270
Cost (% of warehouse value)	6.0
Building quality control index (0–15)	11

Getting electricity (rank)	7
Score for getting electricity (0–100)	81.33
Procedures (number)	4
Time (days)	119
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	12
Score for registering property (0–100)	78.47
Procedures (number)	4
Time (days)	26
Cost (% of property value)	4.4
Quality of land administration index (0–30)	24

Enforcing contracts (rank)	11
Score for enforcing contracts (0–100)	49.27
Time (days)	1,470
Cost (% of claim value)	21.8
Quality of judicial processes index (0–18)	13

Bologna

Starting a business (rank)	6
Score for starting a business (0–100)	87.81
Procedures (number)	7
Time (days)	7
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0

Dealing with construction permits (rank)	3
Score for dealing with construction permits (0–100)	71.51
Procedures (number)	13
Time (days)	159
Cost (% of warehouse value)	3.4
Building quality control index (0–15)	11

Getting electricity (rank)	1
Score for getting electricity (0–100)	89.24
Procedures (number)	4
Time (days)	75
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	2
Score for registering property (0–100)	81.27
Procedures (number)	4
Time (days)	20
Cost (% of property value)	4.4
Quality of land administration index (0–30)	26.5

Enforcing contracts (rank)	3
Score for enforcing contracts (0–100)	56.75
Time (days)	1,030
Cost (% of claim value)	26.9
Quality of judicial processes index (0–18)	13.5

Cagliari

Starting a business (rank)	9
Score for starting a business (0–100)	87.56
Procedures (number)	7
Time (days)	8
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	1
Score for dealing with construction permits (0–100)	72.95
Procedures (number)	14
Time (days)	115
Cost (% of warehouse value)	4.0
Building quality control index (0–15)	11

Getting electricity (rank)	8
Score for getting electricity (0–100)	80.24
Procedures (number)	4
Time (days)	129
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	11
Score for registering property (0–100)	78.83
Procedures (number)	4
Time (days)	23
Cost (% of property value)	4.4
Quality of land administration index (0–30)	24

Enforcing contracts (rank)	8
Score for enforcing contracts (0–100)	51.04
Time (days)	1,245
Cost (% of claim value)	24.0
Quality of judicial processes index (0–18)	13

Florence

Starting a business (rank)	5
Score for starting a business (0–100)	89.03
Procedures (number)	6
Time (days)	8
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	4
Score for dealing with construction permits (0–100)	69.22
Procedures (number)	14
Time (days)	165
Cost (% of warehouse value)	4.1
Building quality control index (0–15)	11

Getting electricity (rank)	4
Score for getting electricity (0–100)	85.65
Procedures (number)	4
Time (days)	108
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	5
Score for registering property (0–100)	80.79
Procedures (number)	4
Time (days)	17
Cost (% of property value)	4.4
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	13
Score for enforcing contracts (0–100)	48.80
Time (days)	1,275
Cost (% of claim value)	27.8
Quality of judicial processes index (0–18)	13

Genoa

Starting a business (rank)	6
Score for starting a business (0–100)	87.81
Procedures (number)	7
Time (days)	7
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	8
Score for dealing with construction permits (0–100)	66.58
Procedures (number)	14
Time (days)	209
Cost (% of warehouse value)	3.7
Building quality control index (0–15)	11

Getting electricity (rank)	9
Score for getting electricity (0–100)	80.00
Procedures (number)	4
Time (days)	160
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	3
Score for registering property (0–100)	81.03
Procedures (number)	4
Time (days)	22
Cost (% of property value)	4.4
Quality of land administration index (0–30)	26.5

Enforcing contracts (rank)	4
Score for enforcing contracts (0–100)	54.65
Time (days)	1,060
Cost (% of claim value)	27.9
Quality of judicial processes index (0–18)	13

Milan

Starting a business (rank)	1
Score for starting a business (0–100)	89.79
Procedures (number)	6
Time (days)	5
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	13
Score for dealing with construction permits (0–100)	57.47
Procedures (number)	13
Time (days)	105
Cost (% of warehouse value)	17.7
Building quality control index (0–15)	11

Getting electricity (rank)	10
Score for getting electricity (0–100)	79.78
Procedures (number)	4
Time (days)	136
Cost (% of income per capita)	34.1
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	7
Score for registering property (0–100)	80.43
Procedures (number)	4
Time (days)	20
Cost (% of property value)	4.4
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	2
Score for enforcing contracts (0–100)	56.82
Time (days)	985
Cost (% of claim value)	27.5
Quality of judicial processes index (0–18)	13

Naples

Starting a business (rank)	9
Score for starting a business (0–100)	87.56
Procedures (number)	7
Time (days)	8
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	11
Score for dealing with construction permits (0–100)	60.45
Procedures (number)	17
Time (days)	298.5
Cost (% of warehouse value)	1.0
Building quality control index (0–15)	11

Getting electricity (rank)	6
Score for getting electricity (0–100)	82.09
Procedures (number)	4
Time (days)	112
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	7
Score for registering property (0–100)	80.43
Procedures (number)	4
Time (days)	20
Cost (% of property value)	4.4
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	12
Score for enforcing contracts (0–100)	49.02
Time (days)	1,470
Cost (% of claim value)	24.9
Quality of judicial processes index (0–18)	13.5

Padua

Starting a business (rank)	3
Score for starting a business (0–100)	89.54
Procedures (number)	6
Time (days)	6
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	2
Score for dealing with construction permits (0–100)	71.86
Procedures (number)	14
Time (days)	144
Cost (% of warehouse value)	3.2
Building quality control index (0–15)	11

Getting electricity (rank)	11
Score for getting electricity (0–100)	78.69
Procedures (number)	4
Time (days)	172
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	8

Registering property (rank)	12
Score for registering property (0–100)	78.47
Procedures (number)	4
Time (days)	26
Cost (% of property value)	4.4
Quality of land administration index (0–30)	24

Enforcing contracts (rank)	6
Score for enforcing contracts (0–100)	52.25
Time (days)	1,130
Cost (% of claim value)	29.2
Quality of judicial processes index (0–18)	13

Palermo

Starting a business (rank)	6
Score for starting a business (0–100)	87.81
Procedures (number)	7
Time (days)	7
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Dealing with construction permits (rank)	9
Score for dealing with construction permits (0–100)	61.52
Procedures (number)	17
Time (days)	206
Cost (% of warehouse value)	5.5
Building quality control index (0–15)	11

Getting electricity (rank)	13
Score for getting electricity (0–100)	69.15
Procedures (number)	4
Time (days)	231
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	7

Registering property (rank)	6
Score for registering property (0–100)	80.67
Procedures (number)	4
Time (days)	18
Cost (% of property value)	4.4
Quality of land administration index (0–30)	25.5

Enforcing contracts (rank)	10
Score for enforcing contracts (0–100)	50.65
Time (days)	1,275
Cost (% of claim value)	22.8
Quality of judicial processes index (0–18)	13

Reggio Calabria

Starting a business (rank)	9
Score for starting a business (0–100)	87.56
Procedures (number)	7
Time (days)	8
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Getting electricity (rank)	5
Score for getting electricity (0–100)	82.52
Procedures (number)	4
Time (days)	108
Cost (% of income per capita)	130.4
Reliability of supply and transparency of tariffs index (0–8)	7

Enforcing contracts (rank)	9
Score for enforcing contracts (0–100)	50.75
Time (days)	1,750
Cost (% of claim value)	17.9
Quality of judicial processes index (0–18)	13

Dealing with construction permits (rank)	10
Score for dealing with construction permits (0–100)	61.05
Procedures (number)	14
Time (days)	325.5
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	11

Registering property (rank)	10
Score for registering property (0–100)	79.42
Procedures (number)	4
Time (days)	18
Cost (% of property value)	4.4
Quality of land administration index (0–30)	24

Rome

Starting a business (rank)	13
Score for starting a business (0–100)	86.81
Procedures (number)	7
Time (days)	11
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Getting electricity (rank)	3
Score for getting electricity (0–100)	86.08
Procedures (number)	4
Time (days)	75
Cost (% of income per capita)	138.9
Reliability of supply and transparency of tariffs index (0–8)	7

Enforcing contracts (rank)	5
Score for enforcing contracts (0–100)	53.10
Time (days)	1,120
Cost (% of claim value)	27.6
Quality of judicial processes index (0–18)	13

Dealing with construction permits (rank)	6
Score for dealing with construction permits (0–100)	68.33
Procedures (number)	14
Time (days)	189.5
Cost (% of warehouse value)	3.4
Building quality control index (0–15)	11

Registering property (rank)	1
Score for registering property (0–100)	81.75
Procedures (number)	4
Time (days)	16
Cost (% of property value)	4.4
Quality of land administration index (0–30)	26.5

Turin

Starting a business (rank)	**4**
Score for starting a business (0–100)	89.28
Procedures (number)	6
Time (days)	7
Cost (% of income per capita)	13.8
Paid-in minimum capital (% of income per capita)	0.0

Getting electricity (rank)	**2**
Score for getting electricity (0–100)	87.53
Procedures (number)	3
Time (days)	103
Cost (% of income per capita)	34.1
Reliability of supply and transparency of tariffs index (0–8)	7

Enforcing contracts (rank)	**1**
Score for enforcing contracts (0–100)	61.17
Time (days)	860
Cost (% of claim value)	25.0
Quality of judicial processes index (0–18)	13

Dealing with construction permits (rank)	**7**
Score for dealing with construction permits (0–100)	66.65
Procedures (number)	14
Time (days)	185
Cost (% of warehouse value)	5.0
Building quality control index (0–15)	11

Registering property (rank)	**9**
Score for registering property (0–100)	79.84
Procedures (number)	4
Time (days)	25
Cost (% of property value)	4.4
Quality of land administration index (0–30)	25.5

STARTING A BUSINESS IN ITALY – PROCEDURES REQUIRED TO START A BUSINESS, BY CITY

Standard company legal form: Limited Liability Company (SRL) *Paid-in minimum capital requirement: EUR 1* *Data as of: May 1, 2019*		Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin	Comments
1. Execute a public deed of incorporation and company bylaws before a public notary and pay registration tax	Time (days)	1	1	1	1	1	1	1	1	1	1	1	1	1	A public deed of incorporation, including the company's bylaws, must be drafted and executed before a public notary. For companies with capital from EUR 25,000 to EUR 400,000, the notary fee can range from 0.86% to 6.9%, that is approximately EUR 3,000. A registration fee of EUR 200 and a stamp duty of EUR 156 also need to be paid.
	Cost (EUR)	See procedure details													
2. Purchase and authenticate corporate and accounting books*	Time (days)	1	1	1	1	1	1	1	1	1	1	1	1	1	A SRL must keep a minute book of board of directors' meetings and one of quota-holders' meetings, both subject to authentication. The cost is EUR 16 stamp duty for each 100 pages plus EUR 25 registration fee per book. Books are available at stationery stores or through a notary public or can be kept in electronic format.
	Cost (EUR)	82	82	82	82	82	82	82	82	82	82	82	82	82	
3. Pay government tax (fee) to authenticate corporate and accounting books*	Time (days)	1	1	1	1	1	1	1	1	1	1	1	1	1	The government tax is assessed by the Revenue Agency to authenticate corporate and accounting books. The initial payment is paid at the time of incorporation via a postal service (bollettino postale). The tax is EUR 309.87 (if the capital is under EUR 516,456.90) or EUR 516.46 (if the capital exceeds EUR 516,456.90).
	Cost (EUR)	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	309.9	
4. Activation and Registration of the P.E.C (i.e. the "Certified e-mail")	Time (days)	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	All companies are required to have a certified e-mail (PEC). Said requirement is immediate and must be communicated to the Register of Enterprises throughout the relevant incorporation procedure. Failure to communicate PEC results in a suspension of the registration process in the Register of Enterprises.
	Cost (EUR)	50	50	50	50	50	50	50	50	50	50	50	50	50	
5. Register company incorporation, and receive tax identification number, VAT number, and register with Social Security Administration (INPS) and Accident Insurance Office (INAIL)	Time (days)	1	4	2	4	4	3	1	2	2	3	4	2	3	Applicants file electronically a single notice with the Register of Enterprises, which will request the registration of the company with the Register, request the tax identification/ VAT number as well as registration with Social Security Administration and Accident Insurance Office. EUR 120 is the membership fee (EUR 100 in Padua) and EUR 90 is the registration fee with the chamber of commerce.
	Cost (EUR)	210	210	210	210	210	210	210	210	190	210	210	210	210	
6. Obtain the accreditation for providing information about employees* (a)	Time (days)	n.a.	2	2	2	n.a.	2	n.a.	3	n.a.	2	3	7	n.a.	The accreditation on the portal of the labor authority is required in order to comply with the mandatory employment notifications. Information about the company and its legal representative is submitted by fax or in person to the competent labor office. Once the identity of the legal representative is verified, the company profile on the portal is activated and login credentials are issued.
	Cost (EUR)	n.a.	No cost	No cost	No cost	n.a.	No cost	n.a.	No cost	n.a.	No cost	No cost	No cost	n.a.	
7. Notify the competent Labor Office of the employment of workers	Time (days)	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	Business founders must notify the competent Labor Office (Centro per l'Impiego) about hiring personnel one day before the employee in question begins working at the company.
	Cost (EUR)	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	No cost	

Source: Doing Business database.

*Takes place simultaneously with previous procedure.

(a) In Ancona, Florence, Milan, Padua and Turin, the separate accreditation is not needed because company representatives can use digital signatures to certify their identity or—as is the case in Milan and Turin—the new company is automatically registered with the labor portal using information submitted via ComUnica—the online single notice used to register a new company with the relevant authorities—during the incorporation process.

LIST OF PROCEDURES DEALING WITH CONSTRUCTION PERMITS

ITALY

Ancona

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 13 days
Cost: EUR 1,400

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 13 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 3,000

Procedure 4. Obtain building permit
Agency: Integrated One-Stop Shop for Construction Permits (SUI), Municipality of Ancona
Time: 150 days
Cost: EUR 24,890 (EUR 18.51 per sq. m. for urbanization fee; EUR 516 for application fee; EUR 300 for Fire Department clearance)

Procedure 5*. Obtain seismic authorization
Agency: Landscape, Territory, Urban Planning, Civil Engineering; Region of Marche
Time: 90 days
Cost: EUR 516 (EUR 516 for administration fee)

Procedure 6. Submit notification of commencement of works
Agency: Integrated One-Stop Shop for Construction Permits (SUI), Municipality of Ancona
Time: Less than one day (online procedure)
Cost: EUR 16 (EUR 16 for stamp)

Procedure 7. Submit structural work report
Agency: Landscape, Territory, Urban Planning, Civil Engineering; Region of Marche
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: Integrated One-Stop Shop (SUI), Municipality of Ancona
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Ancona
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Ancona Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Vivaservizi S.p.A.
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Vivaservizi S.p.A.
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Vivaservizi S.p.A.
Time: 30 days
Cost: EUR 600

Procedure 14. File a certified report for occupancy
Agency: Integrated One-Stop Shop (SUI), Municipality of Ancona
Time: Less than one day (online procedure)
Cost: EUR 55 (EUR 55 for occupancy permit application fee)

Bari

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 10 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 6,000

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bari
Time: 195 days
Cost: EUR 75,657 (EUR 570 for application fee; EUR 16 for stamp; EUR 18.90 per sq. m. for primary urbanization; EUR 38.82 per sq. m. for secondary urbanization)

Procedure 5*. Submit structural project plan
Agency: Seismic Office, Metropolitan City of Bari
Time: 1 day
Cost: EUR 154 (EUR 90 for administration fees; EUR 64 for 4 stamps)

Procedure 6. Submit notification of commencement of works
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bari
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Submit structural work report to the Seismic Office
Agency: Seismic Office, Metropolitan City of Bari
Time: 1 day
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8*. Submit structural work report to the One-Stop Shop for Construction Permits
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bari
Time: Less than one day (online procedure)
Cost: No cost

Procedure 9. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Bari
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 10. Receive final inspection by the Fire Department
Agency: Fire Department Bari
Time: 1 day
Cost: No cost

**Simultaneous with previous procedure*

Procedure 11. Register the building
Agency: Revenue Agency, Bari Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 12*. Apply for water and sewerage connection
Agency: Puglia Aqueduct (AQP)
Time: 1 day
Cost: No cost

Procedure 13. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Puglia Aqueduct (AQP)
Time: 1 day
Cost: No cost

Procedure 14. Obtain water and sewerage connection
Agency: Puglia Aqueduct (AQP)
Time: 50 days
Cost: EUR 2,500

Procedure 15. File a certified report for occupancy
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bari
Time: Less than one day (online procedure)
Cost: EUR 131 (EUR 115 for application fee; EUR 16 for stamp)

Bologna

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 20 days
Cost: EUR 3,500

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 10 days
Cost: EUR 1,800

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 5,000

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bologna
Time: 100 days
Cost: EUR 38,401 (EUR 8.03 per sq. m. for primary urbanization; EUR 4,996 for secondary urbanization; EUR 21,824 for parking facility fees; EUR 770 for application fee; EUR 300 for structural project plan; EUR 67.60 for administration fee)

Procedure 5. Submit notification of commencement of works
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bologna
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Submit structural work report
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bologna
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Bologna
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 8. Receive final inspection by the Fire Department
Agency: Fire Department Bologna
Time: 1 day
Cost: No cost

Procedure 9. Register the building
Agency: Revenue Agency, Bologna Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 10*. Apply for water and sewerage connection
Agency: Hera S.p.a.
Time: 1 day
Cost: EUR 211 (EUR 195 for administration fee; EUR 16 for stamp)

Procedure 11. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Hera S.p.a.
Time: 1 day
Cost: No cost

Procedure 12. Obtain water and sewerage connection
Agency: Hera S.p.a.
Time: 30 days
Cost: EUR 300

Procedure 13. File a certified report for occupancy
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Bologna
Time: Less than one day (online procedure)
Cost: EUR 190 (EUR 190 for occupancy permit application fee)

Cagliari

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 15 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 6,000

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: 60 days
Cost: EUR 48,072 (EUR 474.19 for application fee; EUR 12.20 per cubic meter for urbanization fee)

Procedure 5*. Submit structural project plan
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: Less than one day (online procedure)
Cost: No cost

Procedure 6. Submit notification of commencement of works
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: Less than one day (online procedure)
Cost: No cost

**Simultaneous with previous procedure*

Procedure 7. Submit structural work report
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Cagliari
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Cagliari Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Abbanoa S.p.A.
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Abbanoa S.p.A.
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Abbanoa S.p.A.
Time: 30 days
Cost: EUR 600

Procedure 14. File a certified report for occupancy
Agency: One-Stop Shop for Business Activities and Construction Permits (SUAPE), Municipality of Cagliari
Time: Less than one day (online procedure)
Cost: EUR 337 (EUR 337.11 for occupancy permit application fee)

Florence

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 15 days
Cost: EUR 2,400

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 15 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 5,500

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Florence
Time: 100 days
Cost: EUR 49,512 (EUR 19.44 per sq. m. for primary urbanization; EUR 17.82 per sq. m. for secondary urbanization; EUR 1,020 for administration fee; EUR 32 for 2 stamps)

Procedure 5*. Submit structural project plan
Agency: Regional Seismic Office (Civil Engineering)
Time: Less than one day (online procedure)
Cost: EUR 390 (EUR 0.10 per cubic meter)

Procedure 6. Submit notification of commencement of works
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Florence; Regional Seismic Office (Civil Engineering)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Submit structural work report
Agency: Regional Seismic Office (Civil Engineering)
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Florence
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Florence
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Florence Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Publiacqua S.p.A.
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Publiacqua S.p.A.
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Publiacqua S.p.A.
Time: 40 days
Cost: EUR 600

Procedure 14. File a certified report for occupancy
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Florence
Time: Less than one day (online procedure)
Cost: EUR 103 (EUR 103 for occupancy permit application fee)

Genoa

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 20 days
Cost: EUR 3,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

**Simultaneous with previous procedure*

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 6,000

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Enterprises (SUIP), Municipality of Genoa
Time: 120 days
Cost: EUR 40,443 (EUR 30.91 per sq. m. of building for urbanization fee; EUR 16 for stamp; EUR 225.50 for administrative fee)

Procedure 5*. Submit structural project plan
Agency: Seismic and Reinforced Cement Office, Metropolitan City of Genoa
Time: Less than one day (online procedure)
Cost: EUR 182 (EUR 32 for two stamps; EUR 150 for administration fee)

Procedure 6. Submit notification of commencement of works
Agency: One-Stop Shop for Enterprises (SUIP), Municipality of Genoa
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Submit structural work report
Agency: Seismic and Reinforced Cement Office, Metropolitan City of Genoa
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Genoa
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Genoa
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Genoa Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Iren S.p.A.
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Iren S.p.A.
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Iren S.p.A.
Time: 60 days
Cost: EUR 1,500 (EUR 500 for water connection; EUR 1,000 for sewerage connection)

Procedure 14. File a certified report for occupancy
Agency: One-Stop Shop for Enterprises (SUIP), Municipality of Genoa
Time: Less than one day (online procedure)
Cost: EUR 105 (EUR 105 for occupancy permit administration fee)

Milan

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 20 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 10 days
Cost: EUR 2,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 5,000

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Milan
Time: 30 days
Cost: EUR 242,032 (EUR 88.90 per sq. m. of building for primary urbanization fee; EUR 51.34 per sq. m. of building for secondary urbanization fee; EUR 45.84 per sq. m. of building for waste disposal fee; EUR 16 for stamp)

Procedure 5. Submit notification of commencement of works
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Milan
Time: 1 day
Cost: No cost

Procedure 6. Submit structural work report
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Milan
Time: 1 day
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 7. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Milan
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 8. Receive final inspection by the Fire Department
Agency: Fire Department Milan
Time: 1 day
Cost: No cost

Procedure 9. Register the building
Agency: Revenue Agency, Milan Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 10*. Apply for water and sewerage connection
Agency: Milan Water Company (MM S.p.A.)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 11. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Milan Water Company (MM S.p.A.)
Time: 1 day
Cost: No cost

Procedure 12. Obtain water and sewerage connection
Agency: Milan Water Company (MM S.p.A.)
Time: 45 days
Cost: EUR 8,840 (EUR 2,840 for water connection; EUR 6,000 for sewerage connection)

**Simultaneous with previous procedure*

Procedure 13. File a certified report for occupancy

Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Milan
Time: Less than one day (online procedure)
Cost: EUR 52 (EUR 52 for occupancy permit administration fee)

Naples

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land

Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot

Agency: Private licensed company
Time: 13 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure

Agency: Independent engineer
Time: 1 day
Cost: EUR 4,500

Procedure 4. Obtain building permit

Agency: One-Stop Shop for Private Construction (SUEP), Municipality of Naples
Time: 180 days
Cost: EUR 2,749 (EUR 1,932.70 for urbanization fee; EUR 800 for application fee; EUR 16 for stamp)

Procedure 5*. Obtain seismic authorization

Agency: Regional Technical Office (Civil Engineering)
Time: 180 days
Cost: EUR 1,132 (EUR 100 for administrative fee; EUR 32 for two stamps; EUR 1,000 for the examination and filing of a project for a 3,901.5 cubic meter warehouse)

Procedure 6. Submit notification of commencement of works

Agency: One-Stop Shop for Private Construction (SUEP), Municipality of Naples
Time: 1 day
Cost: No cost

Procedure 7. Submit structural work report

Agency: Regional Technical Office (Civil Engineering)
Time: 1 day
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security

Agency: Fire Department Naples
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department

Agency: Fire Department Naples
Time: 1 day
Cost: No cost

Procedure 10. Register the building

Agency: Revenue Agency, Naples Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11. Request and obtain authorization of sewerage connection plans

Agency: Private Sewage Office, Municipality of Naples
Time: 45 days
Cost: EUR 55

Procedure 12*. Apply for water connection

Agency: ABC Water Public Good S.p.A.
Time: 1 day
Cost: EUR 50

Procedure 13. Receive on-site inspection for sewerage connection

Agency: Private Sewage Office, Municipality of Naples
Time: 1 day
Cost: EUR 226

Procedure 14*. Receive on-site inspection for water connection

Agency: ABC Water Public Good S.p.A.
Time: 1 day
Cost: No cost

Procedure 15. Obtain sewerage connection

Agency: Private Sewage Office, Municipality of Naples
Time: 45 days
Cost: EUR 1,650

Procedure 16*. Obtain water connection

Agency: ABC Water Public Good S.p.A.
Time: 45 days
Cost: EUR 600

Procedure 17. File a certified report for occupancy

Agency: One-Stop Shop for Private Construction (SUEP), Municipality of Naples
Time: 1 day
Cost: EUR 340 (EUR 340 for occupancy permit submission fee)

Padua

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land

Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot

Agency: Private licensed company
Time: 10 days
Cost: EUR 800

Procedure 3*. Hire an independent engineer to test structure

Agency: Independent engineer
Time: 1 day
Cost: EUR 5,000

Procedure 4. Obtain building permit

Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: 90 days
Cost: EUR 35,802 (EUR 13 per sq. m. for primary urbanization; EUR 10.40 per sq. m. for secondary urbanization; EUR 3.60 per sq. m. for waste; EUR 240 for application fee; EUR 16 for stamp; EUR 30 for technical check; EUR 400 for clearance from external offices)

Procedure 5*. Submit structural project plan

Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: Less than one day (online procedure)
Cost: EUR 16 (EUR 16 for stamp)

**Simultaneous with previous procedure*

Procedure 6. Submit notification of commencement of works
Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: Less than one day (online procedure)
Cost: EUR 16 (EUR 16 for stamp)

Procedure 7. Submit structural work report
Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Padua
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Padua Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Acegas-Aps S.p.A.
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Acegas-Aps S.p.A.
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Acegas-Aps S.p.A.
Time: 30 days
Cost: EUR 2,500 (EUR 1,000 for water connection; EUR 1,500 for sewerage connection)

Procedure 14. File a certified report for occupancy
Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Padua
Time: Less than one day (online procedure)
Cost: EUR 86 (EUR 70 for deposit of documentation fee; EUR 16 for stamp)

Palermo

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 15 days
Cost: EUR 1,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 10 days
Cost: EUR 2,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 3,500

Procedure 4. Obtain building permit
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Palermo
Time: 110 days
Cost: EUR 71,875 (EUR 16.41 per sq. m. for urbanization; EUR 32 for 2 stamps; EUR 500 for administration fees; EUR 50,000 as estimation of 10% of construction costs)

Procedure 5*. Obtain seismic authorization
Agency: Regional Technical Office (Civil Engineering)
Time: 90 days
Cost: EUR 82 (EUR 50 for administration fee; EUR 32 for two stamps)

Procedure 6. Submit notification of commencement of works
Agency: Regional Technical Office (Civil Engineering)
Time: 1 day
Cost: No cost

Procedure 7*. Submit notification of commencement of works
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Palermo
Time: Less than one day (online procedure)
Cost: No cost

Procedure 8. Submit structural work report
Agency: Regional Technical Office (Civil Engineering)
Time: 1 day
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 9. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Palermo
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 10. Receive final inspection by the Fire Department
Agency: Fire Department Palermo
Time: 1 day
Cost: No cost

Procedure 11. Register the building
Agency: Revenue Agency, Palermo Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 12*. Apply for sewerage connection
Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Palermo
Time: 1 day
Cost: No cost

Procedure 13*. Apply for water connection
Agency: Amap S.p.A.
Time: 1 day
Cost: No cost

Procedure 14. Receive on-site inspection and estimation of water and sewage installation costs
Agency: Amap S.p.A.
Time: 1 day
Cost: No cost

Procedure 15. Obtain water and sewerage connection
Agency: Amap S.p.A.
Time: 70 days
Cost: EUR 1,500 (EUR 500 for water connection; EUR 1,000 for sewerage connection)

**Simultaneous with previous procedure*

Procedure 16. Obtain clearance for sewage discharge

Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Palermo
Time: Less than one day (online procedure)
Cost: No cost

Procedure 17. File a certified report for occupancy

Agency: One-Stop Shop for Construction Permits (SUE), Municipality of Palermo
Time: Less than one day (online procedure)
Cost: EUR 52 (EUR 52 for occupancy permit administration fee)

Reggio Calabria

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land

Agency: Private licensed company
Time: 15 days
Cost: EUR 1,500

Procedure 2*. Obtain topographic survey of the land plot

Agency: Private licensed company
Time: 15 days
Cost: EUR 800

Procedure 3*. Hire an independent engineer to test structure

Agency: Independent engineer
Time: 1 day
Cost: EUR 5,000

Procedure 4. Obtain seismic authorization

Agency: Regional Technical Office (Civil Engineering)
Time: 280 days
Cost: EUR 550

Procedure 5*. Obtain building permit

Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Reggio Calabria
Time: 75 days
Cost: EUR 11,508 (EUR 11,384 for urbanization fee; EUR 123.95 for administration fee)

Procedure 6. Submit notification of commencement of works

Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Reggio Calabria; Regional Technical Office (Civil Engineering)
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Submit structural work report

Agency: Regional Technical Office (Civil Engineering)
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security

Agency: Fire Department Reggio Calabria
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department

Agency: Fire Department Reggio Calabria
Time: 1 day
Cost: No cost

Procedure 10. Register the building

Agency: Revenue Agency, Reggio Calabria Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection

Agency: Integrated Water Service, City of Reggio Calabria
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection of water and sewage

Agency: Integrated Water Service, City of Reggio Calabria
Time: 1 day
Cost: No cost

Procedure 13. Conduct connection works and obtain water and sewerage meter

Agency: Integrated Water Service, City of Reggio Calabria
Time: 20 days
Cost: EUR 200

Procedure 14. File a certified report for occupancy

Agency: One-Stop Shop for Business Activities (SUAP), Municipality of Reggio Calabria
Time: 1 day
Cost: EUR 84 (EUR 51.54 for occupancy permit administration fee; EUR 32 for two stamps)

Rome

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land

Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot

Agency: Private licensed company
Time: 15 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure

Agency: Independent engineer
Time: 1 day
Cost: EUR 6,000

Procedure 4. Obtain building permit

Agency: One-Stop Shop for Construction Permits (SUE); Municipality of Rome
Time: 135 days
Cost: EUR 38,061 (EUR 1,000 for the application; EUR 150 for the project clearance from the Fire Department; EUR 36,911.35 for building permit fee [primary + secondary urbanization])

Procedure 5*. Obtain seismic authorization

Agency: Regional Technical Office (Civil Engineering)
Time: 30 days
Cost: EUR 1,316 (EUR 90 for application fee; EUR 16 for a stamp; EUR 1,210 for the examination and filing of a project for a 3,901.5 cubic meters warehouse)

Procedure 6. Submit notification of commencement of works

Agency: One-Stop Shop for Construction Permits (SUE); Municipality of Rome
Time: Less than one day (online procedure)
Cost: No cost

Procedure 7. Submit structural work report

Agency: Regional Technical Office (Civil Engineering)
Time: 1 day
Cost: EUR 137 (EUR 32 for 2 stamps; EUR 105 for administration fees)

**Simultaneous with previous procedure*

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Rome
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Rome
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Rome Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Rome Water Company (ACEA S.p.A.)
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Rome Water Company (ACEA S.p.A.)
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Rome Water Company (ACEA S.p.A.)
Time: 29 days
Cost: EUR 600

Procedure 14. File a certified report for occupancy
Agency: One-Stop Shop for Construction Permits (SUE); Municipality of Rome
Time: Less than one day (online procedure)
Cost: EUR 150 (EUR 150 for administration fee)

Turin

Warehouse value: EUR 1,467,994 (US$1,678,000)
Data as of: May 1, 2019

Procedure 1. Obtain geo-technical study of the land
Agency: Private licensed company
Time: 15 days
Cost: EUR 2,000

Procedure 2*. Obtain topographic survey of the land plot
Agency: Private licensed company
Time: 15 days
Cost: EUR 1,000

Procedure 3*. Hire an independent engineer to test structure
Agency: Independent engineer
Time: 1 day
Cost: EUR 4,000

Procedure 4. Obtain building permit
Agency: Municipal Building Counter, Municipality of Turin
Time: 120 days
Cost: EUR 64,516 (EUR 48.26 per sq. m. of urbanization fee; EUR 1,733 for application fee; EUR 16 for stamp fee)

Procedure 5*. Submit structural project plan
Agency: Municipal Building Counter, Municipality of Turin
Time: Less than one day (online procedure)
Cost: EUR 16 (EUR 16 for stamp)

Procedure 6. Submit notification of commencement of works
Agency: Municipal Building Counter, Municipality of Turin
Time: Less than one day (online procedure)
Cost: EUR 16 (EUR 16 for stamp)

Procedure 7. Submit structural work report
Agency: Municipal Building Counter, Municipality of Turin
Time: Less than one day (online procedure)
Cost: EUR 32 (EUR 32 for two stamps)

Procedure 8. File certified notification of starting activity (SCIA) for fire security
Agency: Fire Department Turin
Time: Less than one day (online procedure)
Cost: EUR 216

Procedure 9. Receive final inspection by the Fire Department
Agency: Fire Department Turin
Time: 1 day
Cost: No cost

Procedure 10. Register the building
Agency: Revenue Agency, Turin Territorial Office
Time: 5 days
Cost: EUR 159 (EUR 44 to obtain the extract digital map; EUR 65 to register the building at the Land Registry; EUR 50 to register the building at the Cadastral Registry)

Procedure 11*. Apply for water and sewerage connection
Agency: Turin Water Company S.p.A. (SMAT)
Time: 1 day
Cost: No cost

Procedure 12. Receive on-site inspection and estimation of water and sewerage installation costs
Agency: Turin Water Company S.p.A. (SMAT)
Time: 1 day
Cost: No cost

Procedure 13. Obtain water and sewerage connection
Agency: Turin Water Company S.p.A. (SMAT)
Time: 40 days
Cost: EUR 1,000

Procedure 14. File a certified report for occupancy
Agency: Municipal Building Counter, Municipality of Turin
Time: Less than one day (online procedure)
Cost: EUR 180 (EUR 180 for occupancy permit administration fee)

**Simultaneous with previous procedure*

DEALING WITH CONSTRUCTION PERMITS IN ITALY – BUILDING QUALITY CONTROL INDEX

	All cities	
	Answer	Score
Building quality control index (0–15)		**11**
Quality of building regulations index (0–2)		2
How accessible are building laws and regulations in your economy? (0–1)	Available online; Free of charge.	1
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Fees to be paid; Required preapprovals.	1
Quality control before construction index (0–1)		0
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	By law, there is no need to verify plans compliance; Civil servant reviews plans.	0
Quality control during construction index (0–3)		2
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1
Quality control after construction index (0–3)		3
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, external engineer submits report for final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1
Liability and insurance regimes index (0–2)		2
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company; Owner or investor.	1
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company; Insurance is commonly taken in practice.	1
Professional certifications index (0–4)		2
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	There are no specific requirements.	0
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2

Source: Doing Business database.

LIST OF PROCEDURES GETTING ELECTRICITY PERMITS

ITALY

Ancona

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 16 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 16 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 152 days [120 calendar days for obtaining excavation permit from the Municipality + 32 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Bari

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 16 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 16 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 87 days [60 calendar days for obtaining excavation permit from the Municipality + 27 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Bologna

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 13 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 13 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 49 days [30 calendar days for obtaining excavation permit from the Municipality + 19 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Cagliari

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 12 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 23 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 94 days [60 calendar days for obtaining excavation permit from the Municipality and the Province + 34 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Florence

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 14 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 13 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

**Simultaneous with previous procedure*

Procedure 3. Obtain external works from utility, meter installation and electricity flow

Agency: e-distribuzione
Time: 81 days [60 calendar days for obtaining excavation permit from the Municipality + 21 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer

Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Genoa

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility

Agency: e-distribuzione
Time: 11 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client

Agency: e-distribuzione
Time: 11 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow

Agency: e-distribuzione
Time: 138 days [100 calendar days for obtaining the excavation permit from the Municipality + 38 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer

Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Milan

Name of Utility: a2a - Unareti
Data as of: May 1, 2019

Procedure 1. Submit application and receive external site inspection by utility

Agency: a2a - Unareti
Time: 5 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client

Agency: a2a - Unareti
Time: 5 days
Cost: EUR 10,011 [EUR 186.14 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 9,798.60 for the fee related to the subscribed capacity (EUR 69,99 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Sign a supply contract and await final connection

Agency: Electrical supplier
Time: 5 days
Cost: No cost

Procedure 4*. Obtain external works and meter installation from utility

Agency: a2a - Unareti
Time: 125 days [90 calendar days for obtaining clearances from other utilities + 30 calendar days for obtaining the excavation permit from the Municipality + 5 calendar days for completing the connection works]
Cost: No cost

Naples

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility

Agency: e-distribuzione
Time: 15 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client

Agency: e-distribuzione
Time: 16 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow

Agency: e-distribuzione
Time: 81 days [60 calendar days for obtaining excavation permit from the Municipality + 21 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer

Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Padua

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility

Agency: e-distribuzione
Time: 16 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client

Agency: e-distribuzione
Time: 15 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow

Agency: e-distribuzione
Time: 141 days [120 calendar days for obtaining excavation permit from the Municipality, the Province and other institutions + 21 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer

Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

**Simultaneous with previous procedure*

Palermo

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 16 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 15 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 200 days [180 calendar days for obtaining excavation permit from the Municipality and other 15 institutions + 20 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Reggio Calabria

Name of Utility: e-distribuzione
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: e-distribuzione
Time: 14 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: e-distribuzione
Time: 14 days
Cost: EUR 8,292 [EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: e-distribuzione
Time: 80 days [60 calendar days for obtaining excavation permit from the Municipality + 20 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Rome

Name of Utility: Areti
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: Areti
Time: 15 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: Areti
Time: 15 days
Cost: EUR 10,792 [EUR 2,500 for preparation of the quote + EUR 466.52 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 7,799.40 for the fee related to the subscribed capacity (EUR 55,71 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3 . Obtain external works from utility, meter installation and electricity flow
Agency: Areti
Time: 45 days [30 calendar days for obtaining excavation permit from the Municipality + 15 calendar days for completing the connection works]
Cost: No cost

Procedure 4*. Purchase and install secondary transformer
Agency: Electrical Contractor
Time: 7 days
Cost: EUR 30,000

Turin

Name of Utility: Ireti
Data as of: May 1, 2019

Procedure 1. Submit application to a supplier and receive external site inspection by utility
Agency: Ireti
Time: 3 days
Cost: No cost

Procedure 2. Utility transmits the estimates to the client
Agency: Ireti
Time: 18 days
Cost: EUR 10,011 [EUR 186.14 for the fee related to distance (flat fee for distances up to 1,000 meters) + EUR 9,798.60 for the fee related to the subscribed capacity (EUR 69,99 per kVA) + EUR 25.86 (administrative fee)]

Procedure 3. Obtain external works from utility, meter installation and electricity flow
Agency: Ireti
Time: 82 days [52 calendar days for obtaining excavation permit from the Municipality + 30 calendar days for completing the connection works]
Cost: No cost

**Simultaneous with previous procedure*

GETTING ELECTRICITY IN ITALY – RELIABILITY OF SUPPLY AND TRANSPARENCY OF TARIFFS INDEX	
Reliability of supply and transparency of tariffs index (0–8)	**8 (Ancona, Bologna, Florence, Genoa, Padua)** **7 (8 cities)**
Total duration and frequency of outages per customer a year (0–3)	3 (Ancona, Bologna, Florence, Genoa, Padua) 2 (8 cities)
System average interruption duration index (SAIDI)	0.26 (Bologna) 0.35 (Ancona) 0.38 (Florence) 0.58 (Bari) 0.63 (Milan) 0.74 (Padua) 0.82 (Turin) 0.92 (Palermo) 0.99 (Genoa) 1.04 (Reggio Calabria) 1.09 (Naples) 1.14 (Cagliari) 1.29 (Rome)
System average interruption frequency index (SAIFI)	0.46 (Bologna) 0.57 (Padua) 0.83 (Florence) 0.93 (Genoa) 0.97 (Ancona) 1.23 (Milan) 1.62 (Bari) 1.71 (Turin) 1.83 (Cagliari) 1.94 (Naples) 2.17 (Palermo) 2.22 (Rome) 2.52 (Reggio Calabria)
Mechanisms for monitoring outages (0–1)	1 (all cities)
Does the distribution utility use automated tools to monitor outages?	Yes (all cities)
Mechanisms for restoring service (0–1)	1 (all cities)
Does the distribution utility use automated tools to restore service?	Yes (all cities)
Regulatory monitoring (0–1)	1 (all cities)
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes (all cities)
Financial deterrents aimed at limiting outages (0–1)	1 (all cities)
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes (all cities)
Communication of tariffs and tariff changes (0–1)	1 (all cities)
Are effective tariffs available online?	Yes (all cities)
Are customers notified of a change in tariff ahead of the billing cycle?	Yes (all cities)

Source: Doing Business database.

REGISTERING PROPERTY IN ITALY – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY

Property value: EUR 1,467,994 *Data as of: May 1, 2019*		Ancona	Bari	Bologna	Cagliari	Florence	Genoa	Milan	Naples	Padua	Palermo	Reggio Calabria	Rome	Turin	Comments
1. Notary public conducts the necessary verifications for the transaction through Notartel	Time (days)	Less than one day (procedure conducted online)													The notary public obtains all the needed due diligence certificates required for the transaction and verifying the identity of the parties. The notary will conduct the following verifications through Notartel, a web-based platform which enables the notary to directly access the databases of the Land Registry, the Cadastre and the Commercial Registry: (i) Title and mortgage search (ispezione ipotecaria), in the Land Registry's database, stating who the owner is and any rights that third parties have on the property (if any); (ii) Cadastral search (visura catastale) , from the Cadastre, stating the physical characteristics of the property.
	Cost (EUR)	See cost for procedure 3													
2. Notary verifies the powers of relevant signatories*	Time (days)	Less than one day (procedure conducted online)													Using the Companies Registry's web-based platform , the notary will search the company, to check whether it appears as active, obtains certificates stating that the parties have the needed powers to complete a property transfer on behalf of their companies.
	Cost (EUR)	See cost for procedure 3													
3. Notary drafts and executes the deed of sale	Time (days)	15	15	15	15	12	14	16	11	16	10	13	11	12	After taking over the case, the notary instructs the parties on the legal requirements. Once the notary or his/her staff made all verifications, it proceeds to draft the deed of sale that usually is circulated with the parties for their comments. Once a final version is agreed upon, the parties sign, and the notary stipulates the deed. During stipulation the parties pay the official fees and the buyer pays the notary charges.
	Cost (EUR)	64,240 (EUR 5,000 (Notary's fees without VAT) + EUR 230 (Imposta di Bollo) + EUR 200 registration tax (Imposta di Registro) + 3% of property value (Imposta Ipotecaria) + 1% of property value (Imposta Catastale) + EUR 35 (Tassa Ipotecaria) + EUR 55 (Diritti Catastali per Voltura))													
4. Registration of the deed	Time (days)	4	10	4	7	4	7	3	8	9	7	4	4	12	The notary files the deed of sale and the transcription note online using the "Modello Unico Informatico (MUI)".
	Cost (EUR)	See cost for procedure 3													

Source: Doing Business database.

*Simultaneous with a previous procedure.

REGISTERING PROPERTY IN ITALY – QUALITY OF LAND ADMINISTRATION INDEX		
	Answer	Score
Quality of the land administration index (0–30)		**24 points (Bari, Cagliari, Padua and Reggio Calabria)** **25.5 points (Florence, Milan, Naples, Palermo and Turin)** **26 points (Ancona)** **26.5 (Bologna, Genoa and Rome)**
Reliability of infrastructure index (0–8)		8
In what format are the majority of title or deed records kept in the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Fully digital	2
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	Yes	1
In what format are the majority of maps of land plots kept in the city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Computer/Fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	Yes	1
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	Different databases but linked	1
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	Yes	1
Transparency of information index (0–6)		4 points (Ancona, Bari, Cagliari, Padua and Reggio Calabria) 4.5 points (Bologna, Florence, Genoa, Milan, Naples, Palermo, Rome and Turin)
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the city? (0–1)	Anyone who pays the official fee	1
Is the list of documents that are required to complete any type of property transaction made publicly available–and if so, how? (0–0.5)	Yes, in person	0
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the city made publicly available–and if so, how? (0–0.5)	Yes, online	0.5
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame–and if so, how does it communicate the service standard? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	Yes	1
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	Yes (Bologna, Florence, Genoa, Milan, Naples, Palermo, Rome and Turin) Yes, but not available to the public (Ancona, Bari, Cagliari, Padua and Reggio Calabria)	0.5 points (Bologna, Florence, Genoa, Milan, Naples, Palermo, Rome and Turin) 0 points (Ancona, Bari, Cagliari, Padua and Reggio Calabria)
Who is able to consult maps of land plots in the city? (0–0.5)	Anyone who pays the official fee	0.5
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	Yes	0.5
Geographic coverage index (0–8)		8
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	Yes	2

REGISTERING PROPERTY IN ITALY – QUALITY OF LAND ADMINISTRATION INDEX (continued)		
	Answer	Score
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	Yes	2
Are all privately held land plots in the economy mapped? (0–2)	Yes	2
Are all privately held land plots in the city mapped? (0–2)	Yes	2
Land dispute resolution index (0–8)		4 points (Bari, Cagliari, Padua and Reggio Calabria) 5 points (Florence, Milan, Naples, Palermo and Turin) 6 points (Ancona, Bologna, Genoa and Rome)
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes	0.5
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	0
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	Yes	1
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)? (0–3)	Between 1 and 2 years (Ancona, Bologna, Genoa and Rome) Between 2 and 3 years (Florence, Milan, Naples, Palermo and Turin) More than 3 years (Bari, Cagliari, Padua and Reggio Calabria)	2 points (Ancona, Bologna, Genoa and Rome) 1 point (Florence, Milan, Naples, Palermo and Turin) 0 points (Bari, Cagliari, Padua and Reggio Calabria)
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0
Equal access to property rights index (-2–0)		0
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0

Source: Doing Business database.

ENFORCING CONTRACTS IN ITALY – TIME, COST AND QUALITY OF JUDICIAL PROCESSES, BY CITY

	Time (days)				**Cost** (% of claim)				**Quality of judicial processes index** (0–18)				
City	Filing and service	Trial and judgment	Enforcement of judgment	Total time	Attorney fees	Court costs	Enforcement costs	Total cost	Court structure and proceedings (-1–5)	Case management (0–6)	Court automation (0–4)	Alternative dispute resolution (0–3)	Total score (0–18)
Ancona	10	900	270	1,180	17.3	4.0	4.7	26.1	3	4	3	3	13
Bari	10	1,095	365	1,470	13.7	3.4	4.7	21.8	3	4	3	3	13
Bologna	10	800	220	1,030	17.3	4.9	4.7	26.9	3.5	4	3	3	13.5
Cagliari	10	900	335	1,245	16.2	3.1	4.7	24.0	3	4	3	3	13
Florence	10	900	365	1,275	17.3	5.8	4.7	27.8	3	4	3	3	13
Genoa	10	780	270	1,060	20.0	3.1	4.7	27.9	3	4	3	3	13
Milan	10	715	260	985	19.3	3.5	4.7	27.5	3	4	3	3	13
Naples	10	1,095	365	1,470	14.5	5.8	4.7	24.9	3.5	4	3	3	13.5
Padua	10	850	270	1,130	20.4	4.0	4.7	29.2	3	4	3	3	13
Palermo	10	900	365	1,275	14.1	4.0	4.7	22.8	3	4	3	3	13
Reggio Calabria	10	1,440	300	1,750	10.0	3.1	4.7	17.9	3	4	3	3	13
Rome	10	840	270	1,120	19.0	3.9	4.7	27.6	3	4	3	3	13
Turin	10	600	250	860	16.3	4.0	4.7	25.0	3	4	3	3	13

Source: Doing Business database.

ENFORCING CONTRACTS IN ITALY – QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
Quality of judicial processes index (0–18)		**13 (11 cities)** **13.5 (Bologna and Naples)**
Court structure and proceedings (-1–5)		**3 (11 cities)** **3.5 (Bologna and Naples)**
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5) a. Is there a small claims court or a fast-track procedure for small claims? b. If yes, is self-representation allowed?	 Yes Yes	1.5
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, but manual (11 cities) Yes, automatic (Bologna and Naples)	0.5 (11 cities) 1 (Bologna and Naples)
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
Case management (0–6)		**4**
Time standards (0–1) a. Are there laws setting overall time standards for key court events in a civil case? b. If yes, are the time standards set for at least three court events? c. Are these time standards respected in more than 50% of cases?	 Yes Yes Yes	1
Adjournments (0–1) a. Does the law regulate the maximum number of adjournments that can be granted? b. Are adjournments limited to unforeseen and exceptional circumstances? c. If rules on adjournments exist, are they respected in more than 50% of cases?	 No No n.a.	0
Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	Yes	1
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	Yes	1
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	Yes	1
Court automation (0–4)		**3**
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	Yes	1
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	Yes	1
Can court fees be paid electronically within the competent court? (0–1)	Yes	1
Publication of judgments (0–1) a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website? b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	 No No	0
Alternative dispute resolution (0–3)		**3**
Arbitration (0–1.5) a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects? b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration? c. Are valid arbitration clauses or agreements usually enforced by the courts?	 Yes No Yes	1.5

ENFORCING CONTRACTS IN ITALY – QUALITY OF JUDICIAL PROCESSES INDEX (continued)

	Answer	Score
Mediation/Conciliation (0–1.5)		1.5
a. Is voluntary mediation or conciliation available?	Yes	
b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	
c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	Yes	

Source: Doing Business database.

Annex: Subnational indicator snapshots for the 10 EU member states benchmarked in the *Doing Business in the European Union* series

			STARTING A BUSINESS				
City	**Country**	***Doing Business* year**	**Starting a business score** (0–100)	**Procedures** (number)	**Time** (days)	**Cost** (% of income per capita)	**Paid-in minimum capital** (% of income per capita)
Burgas	Bulgaria	2017	90.05	5	16.0	1.3	0.0
Pleven	Bulgaria	2017	90.50	5	14.0	1.8	0.0
Plovdiv	Bulgaria	2017	90.05	5	16.0	1.3	0.0
Ruse	Bulgaria	2017	88.33	6	17.0	1.3	0.0
Sofia	Bulgaria	2017	86.82	6	23.0	1.3	0.0
Varna	Bulgaria	2017	90.56	5	14.0	1.3	0.0
Osijek	Croatia	2018	85.50	8	10.5	7.3	12.5
Rijeka	Croatia	2018	87.59	7	8.0	7.4	12.5
Split	Croatia	2018	89.55	6	6.0	7.4	12.5
Varazdin	Croatia	2018	85.38	8	11.0	7.3	12.5
Zagreb	Croatia	2018	82.49	8	22.5	7.2	12.5
Brno	Czech Republic	2018	84.55	8	20.5	1.0	0.0
Liberec	Czech Republic	2018	84.55	8	20.5	1.0	0.0
Olomouc	Czech Republic	2018	85.56	8	16.5	1.0	0.0
Ostrava	Czech Republic	2018	85.31	8	17.5	1.0	0.0
Plzen	Czech Republic	2018	84.55	8	20.5	1.0	0.0
Prague	Czech Republic	2018	83.55	8	24.5	1.0	0.0
Usti nad Labem	Czech Republic	2018	85.56	8	16.5	1.0	0.0
Alexandroupoli	Greece	2020	96.25	3	3.0	1.5	0.0
Athens	Greece	2020	96.00	3	4.0	1.5	0.0
Heraklion	Greece	2020	96.00	3	4.0	1.5	0.0
Larissa	Greece	2020	96.00	3	4.0	1.5	0.0
Patra	Greece	2020	96.00	3	4.0	1.5	0.0
Thessaloniki	Greece	2020	96.00	3	4.0	1.5	0.0
Budapest	Hungary	2017	87.28	6	7.0	7.1	45.5
Debrecen	Hungary	2017	87.61	6	6.0	6.5	45.5
Gyor	Hungary	2017	87.32	6	7.0	6.8	45.5
Miskolc	Hungary	2017	87.61	6	6.0	6.5	45.5
Pecs	Hungary	2017	87.61	6	6.0	6.5	45.5
Szeged	Hungary	2017	87.57	6	6.0	6.8	45.5
Szekesfehervar	Hungary	2017	87.32	6	7.0	6.8	45.5
Cork	Ireland	2020	93.90	3	13.0	0.1	0.0
Dublin	Ireland	2020	94.40	3	11.0	0.1	0.0
Galway	Ireland	2020	94.91	3	9.0	0.1	0.0
Limerick	Ireland	2020	93.90	3	13.0	0.1	0.0
Waterford	Ireland	2020	93.90	3	13.0	0.1	0.0

			STARTING A BUSINESS				
City	Country	*Doing Business* year	Starting a business score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)	Paid-in minimum capital (% of income per capita)
Ancona	Italy	2020	89.79	6	5.0	13.8	0.0
Bari	Italy	2020	87.56	7	8.0	13.8	0.0
Bologna	Italy	2020	87.81	7	7.0	13.8	0.0
Cagliari	Italy	2020	87.56	7	8.0	13.8	0.0
Florence	Italy	2020	89.03	6	8.0	13.8	0.0
Genoa	Italy	2020	87.81	7	7.0	13.8	0.0
Milan	Italy	2020	89.79	6	5.0	13.8	0.0
Naples	Italy	2020	87.56	7	8.0	13.8	0.0
Padua	Italy	2020	89.54	6	6.0	13.8	0.0
Palermo	Italy	2020	87.81	7	7.0	13.8	0.0
Reggio Calabria	Italy	2020	87.56	7	8.0	13.8	0.0
Rome	Italy	2020	86.81	7	11.0	13.8	0.0
Turin	Italy	2020	89.28	6	7.0	13.8	0.0
Braga	Portugal	2018	90.88	6	6.5	2.1	0.0
Coimbra	Portugal	2018	90.88	6	6.5	2.1	0.0
Evora	Portugal	2018	90.88	6	6.5	2.1	0.0
Faro	Portugal	2018	90.88	6	6.5	2.1	0.0
Funchal	Portugal	2018	90.88	6	6.5	2.1	0.0
Lisbon	Portugal	2018	90.88	6	6.5	2.1	0.0
Ponta Delgada	Portugal	2018	90.88	6	6.5	2.1	0.0
Porto	Portugal	2018	90.88	6	6.5	2.1	0.0
Brasov	Romania	2017	88.78	6	15.0	1.5	0.6
Bucharest	Romania	2017	89.53	6	12.0	1.5	0.6
Cluj Napoca	Romania	2017	88.78	6	15.0	1.5	0.6
Constanta	Romania	2017	87.52	6	20.0	1.5	0.6
Craiova	Romania	2017	86.27	6	25.0	1.5	0.6
Iasi	Romania	2017	88.28	6	17.0	1.5	0.6
Oradea	Romania	2017	89.53	6	12.0	1.5	0.6
Ploiesti	Romania	2017	89.53	6	12.0	1.5	0.6
Timisoara	Romania	2017	89.53	6	12.0	1.5	0.6
Bratislava	Slovak Republic	2018	81.97	8	26.5	1.1	17.2
Kosice	Slovak Republic	2018	83.72	8	19.5	1.1	17.2
Presov	Slovak Republic	2018	84.73	8	15.5	1.1	17.2
Trnava	Slovak Republic	2018	83.98	8	18.5	1.1	17.2
Zilina	Slovak Republic	2018	84.73	8	15.5	1.1	17.2

			DEALING WITH CONSTRUCTION PERMITS				
City	Country	*Doing Business* year	Dealing with construction permits score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Burgas	Bulgaria	2017	69.23	19	133.0	4.6	13
Pleven	Bulgaria	2017	71.92	18	152.0	2.1	13
Plovdiv	Bulgaria	2017	68.30	20	162.0	2.9	13
Ruse	Bulgaria	2017	71.34	18	165.0	1.9	13
Sofia	Bulgaria	2017	72.75	18	97.0	4.6	13
Varna	Bulgaria	2017	70.53	19	135.0	3.4	13
Osijek	Croatia	2018	61.10	22	143.0	6.8	12
Rijeka	Croatia	2018	61.10	22	136.0	7.2	12
Split	Croatia	2018	43.67	23	227.0	15.1	12
Varazdin	Croatia	2018	66.20	21	112.0	5.3	12
Zagreb	Croatia	2018	54.77	22	146.0	11.7	12
Brno	Czech Republic	2018	57.90	20	236.0	0.2	8
Liberec	Czech Republic	2018	56.67	21	239.0	0.3	8
Olomouc	Czech Republic	2018	54.45	21	270.0	0.2	8
Ostrava	Czech Republic	2018	56.89	20	250.0	0.2	8
Plzen	Czech Republic	2018	55.38	21	257.0	0.2	8
Prague	Czech Republic	2018	56.17	21	246.0	0.2	8
Usti nad Labem	Czech Republic	2018	57.24	20	245.0	0.3	8
Alexandroupoli	Greece	2020	66.03	15	196.0	1.4	9
Athens	Greece	2020	69.53	17	180.0	1.9	12
Heraklion	Greece	2020	63.99	16	255.0	1.5	11
Larissa	Greece	2020	70.85	15	133.0	1.2	9
Patra	Greece	2020	69.09	16	209.0	1.4	12
Thessaloniki	Greece	2020	70.13	18	146.0	1.2	11
Budapest	Hungary	2017	67.89	20	205.5	0.7	13
Debrecen	Hungary	2017	72.71	18	171.5	0.4	13
Gyor	Hungary	2017	73.35	18	161.5	0.4	13
Miskolc	Hungary	2017	73.47	18	158.5	0.5	13
Pecs	Hungary	2017	75.58	17	144.5	0.4	13
Szeged	Hungary	2017	74.38	18	147.5	0.4	13
Szekesfehervar	Hungary	2017	73.70	18	155.5	0.5	13
Cork	Ireland	2020	74.37	11	200.0	3.0	13
Dublin	Ireland	2020	76.58	10	164.0	4.1	13
Galway	Ireland	2020	78.59	10	189.0	1.1	13
Limerick	Ireland	2020	78.69	10	165.0	2.4	13
Waterford	Ireland	2020	80.57	10	158.0	1.3	13
Ancona	Italy	2020	68.87	14	203.0	2.2	11
Bari	Italy	2020	58.27	15	270.0	6.0	11
Bologna	Italy	2020	71.51	13	159.0	3.4	11
Cagliari	Italy	2020	72.95	14	115.0	4.0	11
Florence	Italy	2020	69.22	14	165.0	4.1	11
Genoa	Italy	2020	66.58	14	209.0	3.7	11
Milan	Italy	2020	57.47	13	105.0	17.7	11
Naples	Italy	2020	60.45	17	298.5	1.0	11
Padua	Italy	2020	71.86	14	144.0	3.2	11
Palermo	Italy	2020	61.52	17	206.0	5.5	11
Reggio Calabria	Italy	2020	61.05	14	325.5	1.4	11
Rome	Italy	2020	68.33	14	189.5	3.4	11
Turin	Italy	2020	66.65	14	185.0	5.0	11

			DEALING WITH CONSTRUCTION PERMITS				
City	**Country**	***Doing Business* year**	**Dealing with construction permits score** (0–100)	**Procedures** (number)	**Time** (days)	**Cost** (% of warehouse value)	**Building quality control index** (0–15)
Braga	Portugal	2018	66.58	14	259.0	0.8	11
Coimbra	Portugal	2018	65.93	14	265.0	0.9	11
Evora	Portugal	2018	73.53	14	169.0	0.4	11
Faro	Portugal	2018	73.42	14	170.0	0.4	11
Funchal	Portugal	2018	72.83	14	159.0	1.5	11
Lisbon	Portugal	2018	73.10	14	160.0	1.3	11
Ponta Delgada	Portugal	2018	73.59	14	169.0	0.4	11
Porto	Portugal	2018	74.04	14	159.0	0.6	11
Brasov	Romania	2017	56.28	26	247.0	2.8	13
Bucharest	Romania	2017	58.09	24	260.0	2.2	13
Cluj Napoca	Romania	2017	54.32	27	275.0	1.9	13
Constanta	Romania	2017	49.26	25	307.0	5.7	13
Craiova	Romania	2017	61.31	25	206.0	1.9	13
Iasi	Romania	2017	56.01	26	266.0	1.9	13
Oradea	Romania	2017	57.84	25	156.0	7.6	13
Ploiesti	Romania	2017	54.40	27	268.0	2.3	13
Timisoara	Romania	2017	48.92	27	315.0	3.9	13
Bratislava	Slovak Republic	2018	59.33	14	300.0	0.2	8
Kosice	Slovak Republic	2018	60.74	14	280.0	0.2	8
Presov	Slovak Republic	2018	62.91	14	250.0	0.2	8
Trnava	Slovak Republic	2018	61.39	15	258.0	0.2	8
Zilina	Slovak Republic	2018	57.90	14	320.0	0.2	8

			GETTING ELECTRICITY				
City	Country	*Doing Business* year	Getting electricity score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Burgas	Bulgaria	2017	65.49	5	227	107.1	7
Pleven	Bulgaria	2017	54.66	6	258	516.3	6
Plovdiv	Bulgaria	2017	65.06	5	231	107.1	7
Ruse	Bulgaria	2017	54.71	5	240	107.1	4
Sofia	Bulgaria	2017	54.64	6	262	523.0	6
Varna	Bulgaria	2017	59.05	5	200	107.1	4
Osijek	Croatia	2018	81.70	4	55	237.1	5
Rijeka	Croatia	2018	82.87	4	73	237.1	6
Split	Croatia	2018	82.66	4	75	237.1	6
Varazdin	Croatia	2018	84.29	4	60	237.1	6
Zagreb	Croatia	2018	80.43	4	65	298.5	5
Brno	Czech Republic	2018	89.92	3	110	25.9	8
Liberec	Czech Republic	2018	66.32	5	217	193.0	7
Olomouc	Czech Republic	2018	67.09	6	169	282.5	7
Ostrava	Czech Republic	2018	69.89	6	172	283.2	8
Plzen	Czech Republic	2018	69.67	6	174	282.8	8
Prague	Czech Republic	2018	95.35	3	60	25.9	8
Usti nad Labem	Czech Republic	2018	67.70	5	233	193.0	8
Alexandroupoli	Greece	2020	85.42	5	45	60.0	7
Athens	Greece	2020	84.74	5	51	68.2	7
Heraklion	Greece	2020	82.70	5	70	60.0	7
Larissa	Greece	2020	84.44	5	54	60.0	7
Patra	Greece	2020	88.11	5	49	60.0	8
Thessaloniki	Greece	2020	81.29	5	83	60.0	7
Budapest	Hungary	2017	63.25	5	257	93.9	7
Debrecen	Hungary	2017	63.36	5	247	93.9	7
Gyor	Hungary	2017	63.25	5	277	93.9	7
Miskolc	Hungary	2017	61.76	5	233	93.9	6
Pecs	Hungary	2017	65.21	5	230	93.9	7
Szeged	Hungary	2017	67.46	5	238	93.9	8
Szekesfehervar	Hungary	2017	65.53	5	227	93.9	7
Cork	Ireland	2020	84.17	6	47	57.9	8
Dublin	Ireland	2020	84.21	5	85	57.1	8
Galway	Ireland	2020	80.83	6	49	58.0	7
Limerick	Ireland	2020	83.95	6	49	58.2	8
Waterford	Ireland	2020	81.37	6	44	57.6	7
Ancona	Italy	2020	77.39	4	184	130.4	8
Bari	Italy	2020	81.33	4	119	130.4	7
Bologna	Italy	2020	89.24	4	75	130.4	8
Cagliari	Italy	2020	80.24	4	129	130.4	7
Florence	Italy	2020	85.65	4	108	130.4	8
Genoa	Italy	2020	80.00	4	160	130.4	8
Milan	Italy	2020	79.78	4	136	34.1	7
Naples	Italy	2020	82.09	4	112	130.4	7
Padua	Italy	2020	78.69	4	172	130.4	8
Palermo	Italy	2020	69.15	4	231	130.4	7
Reggio Calabria	Italy	2020	82.52	4	108	130.4	7
Rome	Italy	2020	86.08	4	75	138.9	7
Turin	Italy	2020	87.53	3	103	34.1	7

			GETTING ELECTRICITY				
City	**Country**	***Doing Business* year**	**Getting electricity score** (0–100)	**Procedures** (number)	**Time** (days)	**Cost** (% of income per capita)	**Reliability of supply and transparency of tariffs index** (0–8)
Braga	Portugal	2018	82.27	6	65	38.8	8
Coimbra	Portugal	2018	87.49	4	65	36.1	7
Evora	Portugal	2018	84.19	5	57	36.1	7
Faro	Portugal	2018	78.83	6	68	36.1	7
Funchal	Portugal	2018	84.96	5	50	34.2	7
Lisbon	Portugal	2018	86.45	5	65	36.1	8
Ponta Delgada	Portugal	2018	85.12	4	58	38.6	6
Porto	Portugal	2018	82.71	6	61	36.2	8
Brasov	Romania	2017	49.56	9	181	476.9	6
Bucharest	Romania	2017	53.23	9	174	546.5	7
Cluj Napoca	Romania	2017	50.41	9	202	473.8	7
Constanta	Romania	2017	49.06	9	209	666.3	7
Craiova	Romania	2017	53.01	9	177	511.1	7
Iasi	Romania	2017	57.76	8	173	463.9	7
Oradea	Romania	2017	50.80	9	199	454.8	7
Ploiesti	Romania	2017	47.22	9	204	423.7	6
Timisoara	Romania	2017	43.56	9	234	553.1	6
Bratislava	Slovak Republic	2018	83.19	5	89	244.5	8
Kosice	Slovak Republic	2018	85.29	5	75	57.2	8
Presov	Slovak Republic	2018	86.27	5	66	57.0	8
Trnava	Slovak Republic	2018	80.07	5	89	244.5	7
Zilina	Slovak Republic	2018	88.41	4	56	55.2	7

			REGISTERING PROPERTY				
City	Country	*Doing Business* year	Registering property score (0–100)	Procedures (number)	Time (days)	Cost (% of property value)	Quality of land administration index (0–30)
Burgas	Bulgaria	2017	70.67	8	14.0	2.9	20.0
Pleven	Bulgaria	2017	70.44	8	11.0	3.3	20.0
Plovdiv	Bulgaria	2017	69.59	8	16.0	2.9	19.0
Ruse	Bulgaria	2017	71.53	8	11.0	2.6	20.0
Sofia	Bulgaria	2017	69.23	8	19.0	2.9	19.0
Varna	Bulgaria	2017	70.19	8	11.0	3.4	20.0
Osijek	Croatia	2018	75.86	5	32.0	4.0	23.5
Rijeka	Croatia	2018	75.02	5	39.0	4.0	23.5
Split	Croatia	2018	71.08	5	72.0	4.0	23.5
Varazdin	Croatia	2018	74.07	5	47.0	4.0	23.5
Zagreb	Croatia	2018	74.07	5	47.0	4.0	23.5
Brno	Czech Republic	2018	80.10	4	24.5	4.0	25.0
Liberec	Czech Republic	2018	79.98	4	25.5	4.0	25.0
Olomouc	Czech Republic	2018	79.98	4	25.5	4.0	25.0
Ostrava	Czech Republic	2018	80.22	4	23.5	4.0	25.0
Plzen	Czech Republic	2018	79.74	4	27.5	4.0	25.0
Prague	Czech Republic	2018	79.74	4	27.5	4.0	25.0
Usti nad Labem	Czech Republic	2018	80.10	4	24.5	4.0	25.0
Alexandroupoli	Greece	2020	46.86	11	33.0	4.8	5.5
Athens	Greece	2020	46.86	11	26.0	4.8	4.5
Heraklion	Greece	2020	36.69	10	134.0	4.9	5.5
Larissa	Greece	2020	47.09	11	31.0	4.8	5.5
Patra	Greece	2020	47.77	11	24.0	4.9	5.5
Thessaloniki	Greece	2020	44.68	10	130.0	4.9	14.5
Budapest	Hungary	2017	80.08	4	17.5	5.0	26.0
Debrecen	Hungary	2017	81.16	4	8.5	5.0	26.0
Gyor	Hungary	2017	80.80	4	11.5	5.0	26.0
Miskolc	Hungary	2017	80.92	4	10.5	5.0	26.0
Pecs	Hungary	2017	79.96	4	18.5	5.0	26.0
Szeged	Hungary	2017	80.80	4	11.5	5.0	26.0
Szekesfehervar	Hungary	2017	80.92	4	10.5	5.0	26.0
Cork	Ireland	2020	69.91	5	46.5	6.5	23.5
Dublin	Ireland	2020	71.71	5	31.5	6.5	23.5
Galway	Ireland	2020	73.02	5	34.5	6.5	25.5
Limerick	Ireland	2020	72.78	5	36.5	6.5	25.5
Waterford	Ireland	2020	69.32	5	51.5	6.5	23.5
Ancona	Italy	2020	80.85	4	20.0	4.4	26.0
Bari	Italy	2020	78.47	4	26.0	4.4	24.0
Bologna	Italy	2020	81.27	4	20.0	4.4	26.5
Cagliari	Italy	2020	78.83	4	23.0	4.4	24.0
Florence	Italy	2020	80.79	4	17.0	4.4	25.5
Genoa	Italy	2020	81.03	4	22.0	4.4	26.5
Milan	Italy	2020	80.43	4	20.0	4.4	25.5
Naples	Italy	2020	80.43	4	20.0	4.4	25.5
Padua	Italy	2020	78.47	4	26.0	4.4	24.0
Palermo	Italy	2020	80.67	4	18.0	4.4	25.5
Reggio Calabria	Italy	2020	79.42	4	18.0	4.4	24.0
Rome	Italy	2020	81.75	4	16.0	4.4	26.5
Turin	Italy	2020	79.84	4	25.0	4.4	25.5

			REGISTERING PROPERTY				
City	**Country**	***Doing Business* year**	**Registering property score** (0–100)	**Procedures** (number)	**Time** (days)	**Cost** (% of property value)	**Quality of land administration index** (0–30)
Braga	Portugal	2018	79.31	1	2.0	7.3	20.0
Coimbra	Portugal	2018	79.07	1	4.0	7.3	20.0
Evora	Portugal	2018	79.19	1	3.0	7.3	20.0
Faro	Portugal	2018	79.43	1	1.0	7.3	20.0
Funchal	Portugal	2018	79.43	1	1.0	7.3	20.0
Lisbon	Portugal	2018	78.35	1	10.0	7.3	20.0
Ponta Delgada	Portugal	2018	79.43	1	1.0	7.3	20.0
Porto	Portugal	2018	78.59	1	8.0	7.3	20.0
Brasov	Romania	2017	74.65	6	16.0	1.4	17.0
Bucharest	Romania	2017	74.65	6	16.0	1.4	17.0
Cluj Napoca	Romania	2017	73.81	6	16.0	1.4	16.0
Constanta	Romania	2017	74.65	6	16.0	1.4	17.0
Craiova	Romania	2017	74.65	6	16.0	1.4	17.0
Iasi	Romania	2017	74.65	6	16.0	1.4	17.0
Oradea	Romania	2017	75.48	6	16.0	1.4	18.0
Ploiesti	Romania	2017	74.64	6	16.0	1.4	17.0
Timisoara	Romania	2017	74.65	6	16.0	1.4	17.0
Bratislava	Slovak Republic	2018	90.17	3	16.5	0.0	25.5
Kosice	Slovak Republic	2018	91.24	3	7.5	0.0	25.5
Presov	Slovak Republic	2018	90.17	3	16.5	0.0	25.5
Trnava	Slovak Republic	2018	91.48	3	5.5	0.0	25.5
Zilina	Slovak Republic	2018	91.00	3	9.5	0.0	25.5

			ENFORCING CONTRACTS			
City	Country	*Doing Business* year	Enforcing contracts score (0–100)	Time (days)	Cost (% of claim value)	Quality of judicial processes index (0–18)
Burgas	Bulgaria	2017	72.68	361.0	15.9	10.0
Pleven	Bulgaria	2017	73.63	289.0	18.6	10.0
Plovdiv	Bulgaria	2017	72.36	440.0	18.4	11.5
Ruse	Bulgaria	2017	75.38	321.0	19.0	11.5
Sofia	Bulgaria	2017	67.04	564.0	18.6	10.5
Varna	Bulgaria	2017	74.23	395.0	16.7	11.5
Osijek	Croatia	2018	74.24	510.0	15.7	13.0
Rijeka	Croatia	2018	65.67	825.0	15.6	13.0
Split	Croatia	2018	65.56	837.0	15.0	13.0
Varazdin	Croatia	2018	69.49	685.0	15.6	13.0
Zagreb	Croatia	2018	70.60	650.0	15.2	13.0
Brno	Czech Republic	2018	51.95	840.0	33.8	9.5
Liberec	Czech Republic	2018	53.86	770.0	33.8	9.5
Olomouc	Czech Republic	2018	55.64	705.0	33.8	9.5
Ostrava	Czech Republic	2018	56.05	690.0	33.8	9.5
Plzen	Czech Republic	2018	56.32	680.0	33.8	9.5
Prague	Czech Republic	2018	56.38	678.0	33.8	9.5
Usti nad Labem	Czech Republic	2018	54.96	730.0	33.8	9.5
Alexandroupoli	Greece	2020	52.65	960.0	18.2	8.5
Athens	Greece	2020	48.11	1,711.0	22.4	12.5
Heraklion	Greece	2020	50.94	1,000.0	19.9	8.5
Larissa	Greece	2020	55.38	815.0	21.5	8.5
Patra	Greece	2020	51.34	1,010.0	18.1	8.5
Thessaloniki	Greece	2020	57.83	935.0	21.1	11.5
Budapest	Hungary	2017	73.75	605.0	15.0	14.0
Debrecen	Hungary	2017	81.72	330.0	13.8	14.0
Gyor	Hungary	2017	74.20	605.0	13.8	14.0
Miskolc	Hungary	2017	79.53	410.0	13.8	14.0
Pecs	Hungary	2017	77.07	500.0	13.8	14.0
Szeged	Hungary	2017	75.98	540.0	13.8	14.0
Szekesfehervar	Hungary	2017	79.12	425.0	13.8	14.0
Cork	Ireland	2020	61.59	515.0	26.8	8.5
Dublin	Ireland	2020	57.88	650.0	26.9	8.5
Galway	Ireland	2020	56.41	740.0	24.2	8.5
Limerick	Ireland	2020	55.40	740.0	27.0	8.5
Waterford	Ireland	2020	57.57	670.0	26.3	8.5
Ancona	Italy	2020	52.05	1,180.0	26.1	13.0
Bari	Italy	2020	49.27	1,470.0	21.8	13.0
Bologna	Italy	2020	56.75	1,030.0	26.9	13.5
Cagliari	Italy	2020	51.04	1,245.0	24.0	13.0
Florence	Italy	2020	48.80	1,275.0	27.8	13.0
Genoa	Italy	2020	54.65	1,060.0	27.9	13.0
Milan	Italy	2020	56.82	985.0	27.5	13.0
Naples	Italy	2020	49.02	1,470.0	24.9	13.5
Padua	Italy	2020	52.25	1,130.0	29.2	13.0
Palermo	Italy	2020	50.65	1,275.0	22.8	13.0
Reggio Calabria	Italy	2020	50.75	1,750.0	17.9	13.0
Rome	Italy	2020	53.10	1,120.0	27.6	13.0
Turin	Italy	2020	61.17	860.0	25.0	13.0

			ENFORCING CONTRACTS			
City	Country	*Doing Business* year	Enforcing contracts score (0–100)	Time (days)	Cost (% of claim value)	Quality of judicial processes index (0–18)
Braga	Portugal	2018	73.78	540.0	17.2	13.5
Coimbra	Portugal	2018	74.60	510.0	17.2	13.5
Evora	Portugal	2018	73.23	560.0	17.2	13.5
Faro	Portugal	2018	72.28	595.0	17.2	13.5
Funchal	Portugal	2018	72.82	575.0	17.2	13.5
Lisbon	Portugal	2018	67.91	755.0	17.2	13.5
Ponta Delgada	Portugal	2018	72.82	575.0	17.2	13.5
Porto	Portugal	2018	71.32	630.0	17.2	13.5
Brasov	Romania	2017	64.24	689.0	21.9	11.5
Bucharest	Romania	2017	72.25	512.0	25.8	14.0
Cluj Napoca	Romania	2017	73.34	527.0	21.8	14.0
Constanta	Romania	2017	75.04	495.0	19.6	14.0
Craiova	Romania	2017	73.37	491.0	19.4	13.0
Iasi	Romania	2017	72.64	522.0	16.6	12.5
Oradea	Romania	2017	72.01	549.0	18.8	13.0
Ploiesti	Romania	2017	65.86	653.0	20.2	11.5
Timisoara	Romania	2017	76.13	455.0	19.6	14.0
Bratislava	Slovak Republic	2018	66.12	775.0	20.5	13.5
Kosice	Slovak Republic	2018	69.95	635.0	20.5	13.5
Presov	Slovak Republic	2018	69.81	640.0	20.5	13.5
Trnava	Slovak Republic	2018	67.90	710.0	20.5	13.5
Zilina	Slovak Republic	2018	67.08	740.0	20.5	13.5

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