

Public Services at the forefront of COVID-19

A practical action guide to creating the path forward

April 2020



COVID-19 has turned into a global crisis, evolving at unprecedented speed and scale. It is creating a universal imperative for governments and organizations to take immediate action to protect their people. The virus continues to rapidly spread, to every continent, with over 60 countries impacted and more than 1,700 new cases reported daily.



The COVID-19 pandemic threatens our health, livelihood and peace of mind—our way of life. In times like this, people—parents, children, students, seniors, workers, business owners—all need public service organizations to help them stay resilient and emerge stronger.

Public services are at the forefront of the crisis. But the last time that anyone saw a crisis of this scale was over a century ago when the 1918 influenza epidemic infected a quarter of the world's population. While public emergency response and recovery capabilities are strong, they are best suited for discrete events with a fixed duration. We face a very different challenge today. Much of society is on pause to flatten the infection curve, manage the strain on health services and buy time for scientists to find antiviral treatments and a vaccine.



Act now. Prepare for what's next.

Public services must rapidly adjust to this new reality across three overlapping dimensions: crisis response, pandemic operations and long-term recovery. This is a balancing act in managing the “Now” and the “Next.” Think of it like this: Why do airlines instruct passengers to put their own oxygen masks on first in an emergency? Because preparing yourself in advance is the best way to help others through a crisis.



Crisis response

Mobilizing rapidly to activate surge capacity across the workforce using technical supports and new ways of working to provide critical services, resources and information to the public with care and urgency.



Pandemic operations

Establishing durable yet time-limited operations that continue delivering services during extended social distancing.



Long-term recovery

Softening the lasting impact on the public purse, service demand and the larger economy, while adopting practices that create more flexible and efficient operations that can weather future crises.

As devastating as this experience is, positive things will emerge from it. After all, there is always light after the darkness. Your response to the pandemic will teach new ways of collaborating across an ecosystem of partners and new ways of operating more effectively.

Many of the capabilities established out of necessity during this extraordinary time—such as remote work, customer self-service, social media engagement, remote health monitoring—will become the new normal of public service delivery.

Even more than usual, citizens are your most important asset at this time. You can use social channels to connect with them in meaningful ways during social distancing and lockdowns. You can solicit their feedback on what's working—and what's not. In turn, they can share their ideas for solving problems when there is no playbook. The most ingenious solutions may come from this great untapped human resource. And these exchanges will create powerful new bonds between citizens and agencies.



COVID-19 is the latest example of what happens when a new, highly-contagious and deadly virus arises in a world that is more physically and socially connected than ever. Advances in science will make us better prepared, but we are unlikely to wait another 100 years for the next pandemic.

With a growing and mobile population, scientists expect more regular infectious disease outbreaks. Economists project that, in the coming decades, flu pandemics will cause economic losses that average 0.7 percent of global GDP annually.¹ Every part of society must be able to shift to a “disruption footing” when necessary. For you, this starts now. Operational, technological and policy changes can make your agency more responsive and resilient.

0.7%

Of economic losses to global GDP annually in the coming decades due to flu pandemics are being projected by economists.¹

The now: Rising to the times



Surge response

Triage and prioritize resources, assessing facility and resource capacity and creating clear, consistent communications via all channels, including digital. Apply advanced analytics to command centers to anticipate demand and predict hot spots for assistance while establishing collaboration tools that enable public and private sector organizations to align efforts for citizens and customers.



Response governance

Evolve rapid response teams to include a broader stakeholder group and establish consistent governance to collaborate well over an extended period of time. Develop a leadership structure that results in fast, centralized decision making based on data and is applied consistently across all sectors.



Communication & collaboration

Establish government organizations as the clear and undisputed source of facts. Coordinate with partners across sectors to deliver "one voice" and plan the channels and cadence of messages. Design and adapt messages so they are in sync with public sentiment and use public feedback to guide message development and refine operations.



Economic stability

Provide leadership to calm markets and reassure citizens, businesses, government employees and community stakeholders. Intervene with locally appropriate rescue packages and provide policy flexibility for business continuity and citizen relief while using analytics to predict and address post-pandemic workforce support needs.



Operational continuity

Modify operations, policies and processes for the new reality. Support employees through remote/surge situations and ensure citizen access to information and services as operations change. Institute guidance to adjust practice expectations that align with current challenges and provide direction and opportunities for disrupted employees.



Monitoring & reporting

Use comprehensive data and analytics to make insight-based decisions, create predictive models for pre-emptive responses and report accurate information to the public. Look to social media monitoring to bring citizen perspectives into decision making and counter inaccurate information and intentional disinformation.



Surge response:

THE SITUATION

People's engagement with public service organizations is surging. They want to know what will happen to the vital services on which they depend.

How will children who receive free school lunches get food when schools are closed? How can legions of displaced workers get unemployment benefits from agencies built to handle far fewer cases? How do business owners know if they must close?

Many citizens are used to, and some even prefer, meeting face-to-face for information and services. But this is not possible right now. As a result, call centers are experiencing skyrocketing call volume and benefit requests. One US state saw a more than 2,500 percent spike in unemployment claims in a week.² Yet even as demand intensifies, agencies are struggling to rapidly scale-up resources for remote working. And schools are struggling to provide nutritional services and remote learning with no prior experience with a disruption at this scale. All of this is putting new demands on public service organizations.

Surge response: What to do now



Operating well in surge capacity mode means protecting and empowering your staff, serving your customers' needs and ensuring operational continuity. The place to start is with triaging and prioritizing assets quickly. This means identifying resource and facility capacity, the gaps that remain, and even how creative partnerships with the private sector could help you meet demand.

By applying advanced analytics to command centers, you can anticipate demand and pinpoint hotspots. For example, data from public and third-party sources can help you zero-in on ZIP codes or census tracts where the majority of residents, based on data analysis, are likely eligible for nutritional supports or may be at elevated risk for child endangerment. Such insight allows agencies to proactively adjust policies and direct scarce resources to ensure residents are safe and sustained during the crisis.

With this view, you can determine the best way to use virtualization. The goal is to create an Elastic Digital Workplace, an environment you can quickly scale and adapt as conditions change.³ Virtual call centers are the foundation. Your virtual call center workforce can include current agents as well as trained surge staffers.

They can be managed remotely and work securely at home supporting chat and phone interactions without needing on-premise hardware. Virtual call centers can be launched amazingly fast. After closing its physical offices, one agency stood up a virtual call center in just 15 minutes using an omnichannel cloud contact center tool.

You can augment your staff with AI-powered virtual agents, which can be implemented in less than two hours. Forget the notion that people won't use them—64 percent of citizens would be interested in using a virtual agent if their government had them.⁴ These chatbots recognize callers' reasons for calling, streamlining interactions. People get assistance without frustrating call times and phone trees. You can train these agents to answer common COVID-19 questions, and they get "smarter" by learning through experience. With virtual agents, you can redirect key staff to focus on more complex inquiries. By establishing command centers powered by virtualization, you can strengthen surge response, meeting the needs of citizens and your staff.



Response governance:

THE SITUATION

Collaboration is at the heart of successfully keeping everyone involved in the COVID-19 response pulling in the same direction.

This collaboration is not only within one agency, but across an ecosystem of government agencies and private sector and nonprofit partners as well.

Such broad, rapid-response collaboration is difficult even in the best of circumstances. And in today's high-stakes environment, it is especially challenging. Poor communication; inconsistency around roles, processes and resources; and the lack of a secure technology backbone to share data inhibit progress.

Response governance: What to do now



The composition of the response team matters. Right now, response teams should be cross-functional and include a broad range of public and private stakeholders who can address issues holistically. Responses must consider the ripple effect of decisions on the entire landscape, not just on one segment or group of people.

Response teams will sometimes include unusual contributors. When the Governor of New York put out a desperate call for more surgical masks, fashion designer Christian Siriano answered it, shifting his sewing staff from evening wear to protective gear. Other fashion designers have followed his lead.⁵ The German government sponsored an “Us v. Virus” hackathon to explore solutions to challenges related to the pandemic. More than 42,000 people participated, and 800 ideas will be considered for government funding.⁶ And, around the world, local distilleries are shifting production to provide alcohol for hand sanitizers. None of these stakeholders are typical participants in public sector crisis response, yet they have the potential to play a vital role in the COVID-19 effort.

With the right people on the team, establishing new norms for working and consistent governance is non-negotiable. Consider that 24 hours of misalignment could lead to a day’s delay in procurement sign-offs, which could lead to 24 hours of pressure on a hospital on the frontlines of care.

It is also important to provide virtual collaboration tools—and clear guidance on how to use them that accounts for how significant a transition this is for some—so the team can work remotely without interruption.⁷ Clear leadership structures are essential. There is no time for complex chains of command. Response teams need fast, centralized decision making based on data and applied consistently across all sectors.

Digital twin technology is a valuable tool for collaborative decision making. A digital twin is a virtual replica of something in the physical world. Government agencies are using this technology to simulate distribution networks to understand the impact of interruptions and material demand shifts. The sky’s the limit on how public organizations can use digital twin now. Response teams could collaboratively model the impact of retail and restaurant closures on the need for nutritional supports as well as the supply of newly-idled workers who could be temporarily redirected to other jobs. Or they could model citizen behavior and supply availability in response to emergency medical clinic location decisions. This proactive modeling helps agencies make the most of scarce resources for the best possible outcomes. From the composition of response teams to the tools they use to work together, supporting new forms of collaboration is essential to delivering results during this crisis.



Communication & collaboration:

THE SITUATION

Trusted information about the pandemic is a lifeline for people.

It is essential that we understand what is expected of us, and how we can protect ourselves, our families and our communities during this uncertain time.

Yet amid the explosion of social media and the never-ending news cycle, we are bombarded by a constant deluge of information—and misinformation—about COVID-19. Public service organizations must break through the noise to become the clear and undisputed source of facts.

Communication & collaboration: What to do now



Your COVID-19 communications strategies should not be developed in a vacuum. Understanding, and keeping on top of, public sentiment and employee concerns is vital to developing both focus and cadence in your COVID-19 response. What are people most concerned about? What are they misinformed about? What information could calm their fears?

One way to keep up with what people are thinking is through social media monitoring. Algorithm-based tools crawl publicly-available sites, analyzing posts and comments to track keywords and topics, creating thematic groupings and providing a real-time window into public sentiment. Government agencies have used social media monitoring to create an invaluable feedback loop for communications. It has helped them target messages to the most relevant topics, deter misinformation and tailor social media outreach for maximum impact.

In addition to creating feedback loops, coordinate with your ecosystem partners to speak with one voice to those you serve. Consistency is everything when it comes to encouraging people to support response efforts. So are the channels you choose. By establishing priority channels, you can disseminate the right information at the right time—to “be” where people are. For example, consider the generational differences in social media usage. Millennials spend more than two and half hours a day on social media, Gen X spends nearly that, while Boomers spend much less.⁸ Your communications strategy for reaching these groups must account for—and take advantage of—these differences.

Your employees are another critical audience that depends on reliable information. This is essential to keep them safe and productive while reducing anxiety. One way to do this is by setting up an employee relations hotline for COVID-19 questions and concerns. There are turnkey solutions that can help you do this quickly and at scale so your organization can respond to the jump in employee call volume. By continuing to connect with citizens and employees, you can ensure that your communications truly speak to—and reflect—their needs and concerns.



Economic stability:

THE SITUATION

The COVID-19 pandemic has had, and will continue to have, a devastating effect on the global economy.

This year alone, it is expected to make a \$1 trillion impact, according to the United Nations' trade and development agency.⁹

Public service organizations must provide immediate relief for people who have lost their jobs and for businesses that have had to close their doors. This presents an opportunity to explore innovative ways to temporarily redirect idled labor in the areas of greatest need. For example, enlisting school bus drivers to distribute food to students through drop-off points along bus routes or recruiting hospitality call center staff to answer calls for public sector agencies. There are many other ways to redirect the skills of displaced workers that benefit them—and the greater good.

Economic stability: What to do now



People's fear about how this crisis will hurt their financial security is palpable. They look to public leaders for steady and competent leadership to ease anxieties. Intervening with locally-appropriate rescue packages and providing policy flexibility is critical in the coming days and weeks. You can use economic modeling tools to guide policy decisions and best prioritize and target interventions.

Initial assessments suggest that 25 million jobs could be lost this year.¹⁰ The most vulnerable parts of the workforce—hourly wage earners in service sectors—will feel the greatest effects.¹¹ Consider too that research reveals a causal relationship between unemployment and health—both physical and psychological. This will impact the availability and quality of labor when people return to work.¹²

The hard truth is that once the immediate crisis ends, not only will the workforce in every sector be different, how we all work will be radically different as well. This is why your approach to reskilling within your agency, and as a guide for other industries, is so important.

One way to assess needs is through the lens of automation, which is already a transformative force in the workplace. You can use tools that show which sectors of the workforce can be automated, which tasks can be completed by humans augmented by machines, and which people need to be upskilled. This provides a starting point to identify, train for, and create new employment opportunities for displaced workers.

In this unconventional time, there is a place for unconventional strategies to redeploy displaced labor. Out-of-the-box strategies created with the support of other stakeholders are a bright light in the grim economic forecast. What if you could place nurses and medical students with healthcare providers to take on everyday tasks not related to COVID-19?

In fact, Harvard Medical Students have formed a COVID-19 rapid response team to relieve pressure on clinicians and help the community.¹³ Or what if displaced waiters, bartenders or chefs were trained to staff community food distribution centers? Some chefs are already partnering with nonprofits that deliver food to vulnerable people.¹⁴ Resource-savvy approaches like this can creatively match skills and demands in ways that everyone benefits.



Operational continuity:

THE SITUATION

Operations must flex as your agency moves through its response to COVID-19.

Once you are on the other side of surge response, you will be working in pandemic operations, likely for a longer period of time than expected.

Recovery will come, of course. But it will be a “return to new normal,” not a “return to normal.” Through every phase, business continuity is paramount. The people you serve—and the people who work for you—are depending on it.

Operational continuity: What to do now



The place to start is by assessing your enterprise continuity plans, both internally and with your partners, to ensure that there are not any gaps or concerns to address. This is not a one-time exercise. Continuity plans should be revisited often and adjusted as necessary depending on the environment.

Your agency will establish new ways of working to address surge response. After the immediate crisis, you can take stock of how you are using human and machine resources. With virtual agents focused on non-complex interactions, you can continue to free up and redeploy humans to handle the higher-impact tasks that are essential for operational continuity. As tasks are shifted, provide direction and clear communication to employees on how things will work and what is expected.

Continue to fortify remote working. Feedback on collaboration and virtual communications tools should inform continuous improvements that make people more satisfied with their work. Addressing employees' "human" needs is especially important now. Think beyond business as usual. For example, could your agency assist remote workers with alternate, in-home childcare arrangements so they can balance work and family responsibilities while their usual caregivers are not available?

Your agency's operational continuity also depends on a strong supply chain. It is no surprise COVID-19 severely interrupted supply chains—94 percent of *Fortune* 1000 companies are experiencing supply chain disruptions.¹⁵ Public service supply chains are lifelines for getting supplies to frontline workers.

Industries known for supply chain excellence will lead the way here, and there will be opportunities to adopt best practices from them. For example, supply chain leaders use automated tools to model and run simulations of the impact of disruptions on the supply chain to predict shortages and identify where alternate suppliers are needed. There are also tools that automatically identify alternate products and suppliers. The supply chains that immediately mobilize a COVID-19 response with bold, "no regrets" actions are in the best position to meet today's needs and be more resilient for tomorrow.¹⁶



Monitoring & reporting:

THE SITUATION

Amid all the noise and uncertainty that surrounds this pandemic, the facts will see us through.

Until there are proven treatments and a vaccine, data is one of the best things we have to protect ourselves against COVID-19.

This is why now more than ever, you need comprehensive data and analytics to make insight-based decisions, create predictive models to preemptively respond to this pandemic and provide trusted information to the public.

Monitoring & reporting: What to do now



Your agency will need to continuously assess and monitor COVID-19 threats to make pre-emptive decisions. There are advanced infectious disease surveillance and outbreak management systems already in use that are invaluable. Not only do they monitor surveillance data, but they transform it into actionable insights that your agency can use. Adding data from third party sources that provide information on patterns of citizen movement and spending, when combined with social media data, may help you see further into the future, predicting potential infection pathways before they actually occur. It is also important to explore ways to encourage citizens to share their data in ways that will help the greater good.

There are also advancements that make it possible to create predictive models that forecast potential impact. You can use data to predict where and when potential clusters of outbreaks might intensify based on previous case numbers or where surge resources like drive-up testing are most needed to address local demand. After the immediate threats of this crisis are over, there are opportunities to use these tools to improve preparedness for the next one.

Such innovative capacity planning tools are making an impact in public service today. Case in point: Police chiefs are using them to determine how many police officers they need, what roles they should perform and where they should be located geographically. They can optimize resource allocation to meet demand and use scenario planning to test and validate the impact of policy decisions.

Disease surveillance data is clearly important to ensuring your monitoring and reporting capabilities are effective. But do not forget the importance of citizen perspectives. You need to know what people are “buzzing” about. What’s trending when it comes to COVID-19? Do people have the facts wrong? Are they pushing back against containment measures? Just like it should inform your communications strategy, social media monitoring should be a part of your agency’s data analysis and reporting. The more insights you have from trusted data sources, the more proactive you can be in your responses to the evolving challenges of COVID-19.

The next: Returning to the new normal

This pandemic will end. When it does, we will reflect on what we have been through—what we have lost and what we have learned. What’s heartening is that people are resilient, innovative and strong. So are public service organizations.

On the other side of this crisis, many of the capabilities you built in response to COVID-19 should be embraced as standard practice going forward. In fact, they may put your agency in a position to make rapid advancements in performance, leaving legacy technology and operations behind in favor of new capabilities adopted during the outbreak. This future starts now.



Here's what to do next

Create the foundation for the Elastic Workforce

Breaking the link between hardware and software now positions you to transition more fully to cloud and video-enabled remote work in the future. As a result, public service will embrace remote working in ways you never did in the past. Virtual work with no scalability concerns regardless of volume will be business as usual. Public employees will not be tied to on-premise work. This will help you compete with the private sector to attract top talent while being more responsive to people's needs.

Smash the silos with Living Systems

True cross-agency and cross-sector collaboration will come into its own during this crisis. This approach to sharing data and problem solving will "stick" and only get better in the future. Barriers to data sharing and collaboration will dissolve. Building on the network formed during the COVID-19 response, you will continue to work in new ways with private organizations and nonprofits.

Emphasize e-channels and the power of digital

Public organizations have been playing catch-up in digital engagement. Not anymore. People are engaging with—and adopting—your digital channels in this crisis. The future will be truly digital first for public services. Not only will people be drawn to digital, you will also monitor social networks to inform your communications strategies and elevate your position as the trusted source of the truth.

Make way for more flexibility in work

To keep the workforce safe, public organizations transitioned employees to remote working status during the crisis. You addressed security concerns, managed the logistics and built new capabilities. There is no reason for all of this to disappear when the crisis ends. The future of work in your agency will be more fluid. The workforce will be flexible by design and virtually decentralized. External resources—even citizens themselves—will work together to deliver new public outcomes.

Evolve to the next-generation supply chain

The supply chain must run like a precision engine during a crisis. In the future, you will continue to adopt new sourcing and data models so that supply chains are flexible and secure. You will no longer be locked into a rigid, single supplier supply chain. Instead, you will access newly opened channels. Tomorrow's supply chains will be frictionless with greater supplier flexibility and fewer barriers to supply.

Get real about artificial intelligence

AI-powered technology is helping agencies process information quickly and accurately right now. With impending revenue shortfalls, budgets will reduce in the mid-term. Automation and AI will become more desirable for maintaining service levels. The future will see greater adoption of AI across public organizations. With it will come new roles, new governance and new public service delivery models.

The COVID-19 pandemic will be a turning point for you—and everyone you serve. A challenge to which you will rise. A time to build even more meaningful, trust-based relationships with people so they can weather the most unexpected storms. Because public service is at the forefront of COVID-19.



Contact Us



Ryan Oakes

Public Service Global Lead
ryan.m.oakes@accenture.com



Philip Poley

Public Service COVID-19 Lead
philip.a.poley@accenture.com



Rainer Binder

Public Service Social Service Lead
rainer.binder@accenture.com

References

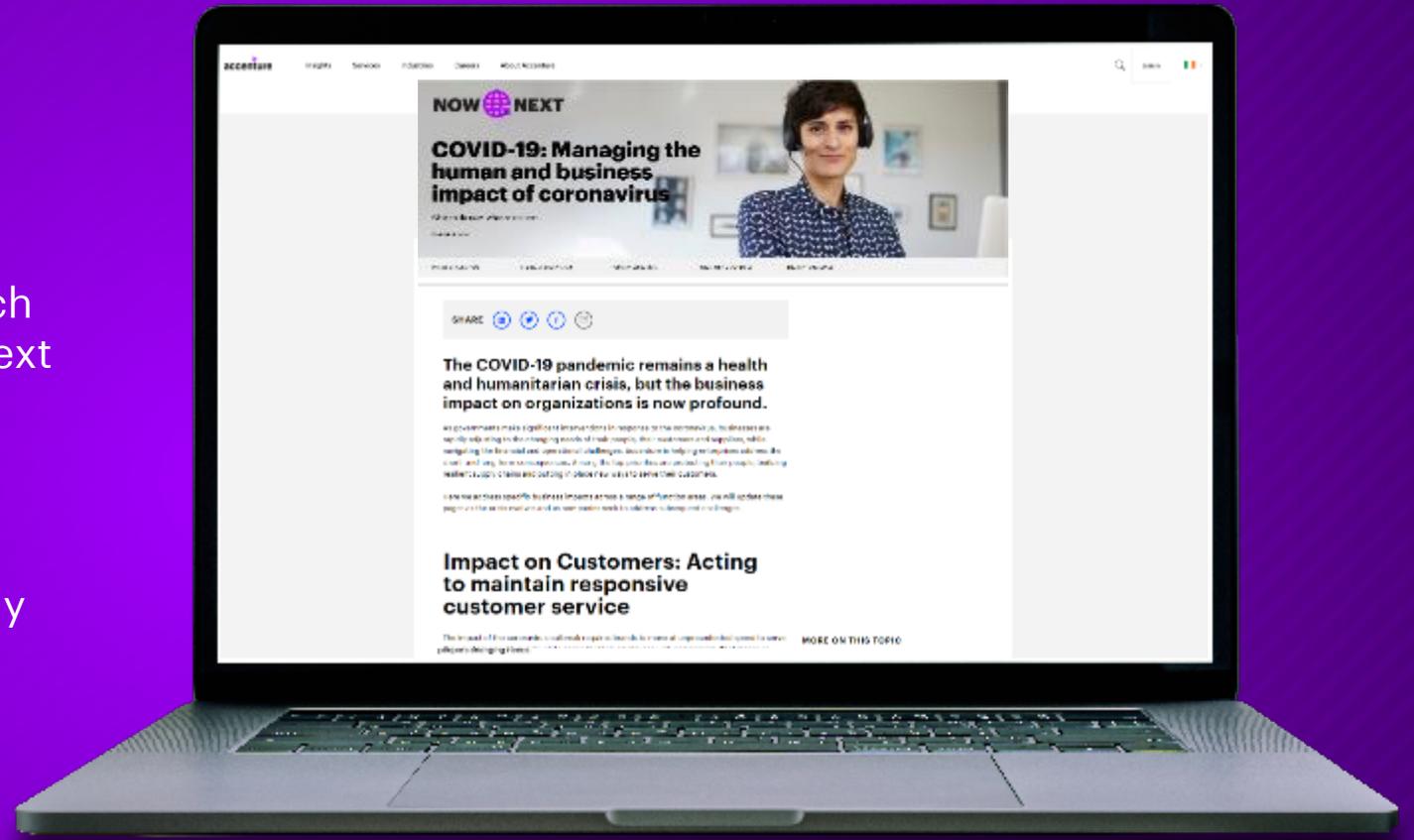
- 1 World Economic Forum, "Outbreak Readiness Business Impact: Protecting Lives and Livelihoods Across the Global Economy," January 2019 at http://www3.weforum.org/docs/WEF%20HGHI_Outbreak_Readiness_Business_Impact.pdf
- 2 Cornelius Frolik, "Coronavirus Crisis Sparks 2,500% Increase in Ohio Unemployment Claims This Week," March 18, 2020 at <https://www.daytondailynews.com/news/local/coronavirus-crisis-sparks-500-increase-ohio-unemployment-claims/1jalUcMSyP2dVnMM6g7NKO/>
- 3 Accenture, "Productivity in Uncertain Times Through the Elastic Digital Workplace," March 2020, <https://www.accenture.com/us-en/about/company/coronavirus-solution-elastic-digital-workplace>
- 4 Accenture, ACE Global Citizen Survey, November 2019
Megan Cerullo, "Fashion Designers Turn to Making Face Masks Amid Shortages," March 24, 2020 at <https://www.cbsnews.com/news/fashion-designers-face-masks-coronavirus-prevention/>
- 5 Philipp Gröll, "German COVID-19 Hackathon Delivers More than 800 Projects," March 24, 2020 at <https://www.euractiv.com/section/digital/news/german-covid19-hackathon-deliver-800-projects/>
- 6 Accenture, "Connect, Collaborate and Create Together," <https://www.accenture.com/us-en/about/teams-rapid-resource-center>
- 7 Accenture, "Connect, Collaborate and Create Together," <https://www.accenture.com/us-en/about/teams-rapid-resource-center>
- 8 World Economic Forum, "This Graph Tells Us Who's Using Social Media the Most," October 2, 2019 at <https://www.weforum.org/agenda/2019/10/social-media-use-by-generation/>
- 9 UN News, "Coronavirus Update: COVID-19 Likely to Cost Economy \$1 Trillion During 2020, Says UN Trade Agency," March 9, 2020 at <https://news.un.org/en/story/2020/03/1059011>
- 10 International Labour Organization, "Almost 25 Million Jobs Could be Lost Worldwide as a Result of COVID-19, says ILO," March 18, 2020 at https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_738742/lang--en/index.htm
- 11 Beatrice Jin and Andrew McGill, "Who is Most at Risk in the Coronavirus Crisis: 24 Million of the Lowest-Income Workers," March 21, 2020 at <https://www.politico.com/interactives/2020/coronavirus-impact-on-low-income-jobs-by-occupation-chart/>
- 12 Gordon Waddell and A. Kim Burton, "Is Work Good for Your Health and Well-Being," 2006 at https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/209510/hwwb-is-work-good-for-you-exec-summ.pdf
- 13 M.R.F. Buckley, "Harvard Medical School Students Mobilize," March 25, 2020 at <https://news.harvard.edu/gazette/story/2020/03/harvard-m-d-students-form-covid-19-rapid-response-teams/>
- 14 Ben O'Donnell, Julie Harans and Zylberberg, "Updated: Chefs Rev Into High Gear With Coronavirus Relief," March 26, 2020 at <https://www.winespectator.com/articles/chefs-spring-into-action-on-covid-19-relief-unfiltered> <https://fortune.com/2020/02/21/fortune-1000-coronavirus-china-supply-chain-impact/>
- 15 Accenture, "Building Supply Chain Resilience," <https://www.accenture.com/us-en/about/company/coronavirus-supply-chain-impact>

To help our clients navigate both the human and business impact of COVID-19, we've created a hub of all of our latest thinking on a variety of topics.

Each topic highlights specific actions which can be taken now, and what to consider next as industries move towards a new normal.

From leadership essentials to ensuring productivity for your employees and customer service groups to building supply chain resilience and much more, our hub will be constantly updated. Check back regularly for more insights.

[VISIT OUR HUB HERE](#)



About Accenture

Accenture is a leading global professional services company, providing a broad range of services in strategy and consulting, interactive, technology and operations, with digital capabilities across all of these services. We combine unmatched experience and specialized capabilities across more than 40 industries—powered by the world’s largest network of Advanced Technology and Intelligent Operations centers. With 509,000 people serving clients in more than 120 countries, Accenture brings continuous innovation to help clients improve their performance and create lasting value across their enterprises.

Visit us at www.accenture.com

DISCLAIMER: This document is intended for general informational purposes only and does not take into account the reader’s specific circumstances, and may not reflect the most current developments. Accenture disclaims, to the fullest extent permitted by applicable law, any and all liability for the accuracy and completeness of the information in this presentation and for any acts or omissions made based on such information. Accenture does not provide legal, regulatory, audit, or tax advice. Readers are responsible for obtaining such advice from their own legal counsel or other licensed professionals.

Copyright © 2020 Accenture All rights reserved.

Accenture, its logo, and New Applied Now are trademarks of Accenture.