



Temporary-work agencies (TWAs) can be considered an industry in its own right due to special triangle relations among the parties involved, ad hoc legal framework relating to their business specifics and because of the growing economic importance and recognition. It is acknowledged that degree of TWA industry responsiveness to the overall development of economy (or some of its sectors) can be used as a leading indicator in countries where sufficient amount of statistical data on temporary agency work is collected and analysed timely and frequently. Meanwhile, results of authors research show that only 7% of the surveyed Latvian insurance sector experts and 4,2% of the surveyed Latvian HR professionals have fully or mostly understood current legal regulation of TWAs. One of important implications of these findings is that local insurers lack experience in underwriting TWAs liability risks as well as handling claims related to such risks, while local employment companies are uncertain about the scope and degree of TWA liability. In this book author addresses these issues and undertakes to suggest optimal liability insurance solutions for TWAs operating in Latvia.

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