

замовленнями. Перехід замовлення в червону зону сигналізує про необхідність здійснення негайних дій із «проштовхування» замовлення. Таким чином, розмір червоної зони повинен бути довше мінімально необхідного виробничого часу виготовлення замовлення.

Довжина ВБ безпосередньо визначає час реакції підприємства на потреби клієнтів, крім того, від неї залежить обсяг незавершеного виробництва і, отже, розмір «заморожених» у ньому коштів. При визначенні розміру виробничого буфера необхідно забезпечити достатній час реагування (тобто ВБ повинен бути достатньо коротким), разом із тим він має бути реалістичним (важливо врахувати час перебування замовлення в чергах і час очікування інших деталей для складання).

У структурі часу виконання замовлення тільки 10% займає машинний (виробничий) час, 90% часу замовлення проводить у чергах. Тому особлива точність при визначенні розміру буфера не потрібна. Однак існує загальна рекомендація – розмір ВБ повинен становити не менше трьох розмірів червоної зони і не менше половини існуючого на даний момент (до впровадження ТОС) часу виробничого виконання замовлення.

Червоні замовлення мають не тільки пріоритет перед жовтими і зеленими в отриманні ресурсів (верстатів та операторів), але і сигнализують про реальну небезпеку запізнення, тому що у замовлення залишається менше 1/3 всього відведеного йому часу. Отже, перехід замовлення в червону зону сповіщає про необхідність вживання термінових заходів: переведення зміни на понаднормову роботу, залучення більшої кількості верстатів для виконання даного замовлення і, якщо це можливо, передачу замовлення на термінове виконання підприємству-субпідряднику. Вжиті вчасно заходи дозволяють не допустити запізнення червоного замовлення. Якщо кількість червоних замовлень не перевищує 10% від загального числа, то підприємство може контролювати і управляти виробничим потоком.

Виробничий буфер дозволяє реалізувати механізм вдосконалення виробничих процесів. При перетині замовленням кордону кольорової зони зазначається, що його чекає в даний момент часу: верстат, оснащення, випробувальне обладнання і т.д. Таким чином, формується статистична інформація про стан замовлення і його місцезнаходження, аналіз якої дає можливість виявити проблеми, що виникають під час просування потоку. Як наслідок, можуть бути вжиті заходи із поліпшення функціонування виробництва. Крім того, механізм управління буфером сприяє знаходженню обладнання, що створює проблеми в потоці з причини обмеженої потужності і дозволяє завчасно планувати обсяг необхідних потужностей.

Список літератури

1. Управляя очередями, побеждаешь конкурентов. [Електронний ресурс]. – Режим доступу: http://www.umpro.ru/index.php?page_id=17&art_id_1=49&group_id_4=9.
2. Управление производственным потоком. Применение Теории ограничений на машиностроительных предприятиях. [Електронний ресурс]. – Режим доступу: http://www.umpro.ru/index.php?page_id=17&art_id_1=211&group_id_4=9.
3. Производственный менеджмент: управление потоком. [Електронний ресурс]. – Режим доступу: <http://www.e-xecutive.ru/knowledge/announcement/1267475/index.php?ID=1267475>.

THE INSURANCE MARKET IN THE ERA OF GLOBALIZATION, THE POLISH EXAMPLE

*Bogusław Ślusarczyk, Assoc. Prof. of University of Rzeszow,
The Chair of Department of Regional Policy and Food Economy
Faculty of Biology and Agriculture, University of Rzeszow
Master Wojciech Adamczuk,
Department of Regional Policy and Food Economy
Faculty of Biology and Agriculture, University of Rzeszow*

Determining factors for the development of economic globalization are:
– the development of technical means of communication;

- liberalization of international trade;
- reduction of barriers to movement of goods and capital.

In addition to the factors that contribute to the described phenomenon include favorable political conditions and the creation of institutional order in the form of such organizations as the International Monetary Fund, the World Bank Group, or created as a result of the General Agreement on Tariffs and Trade, the World Trade Organization.

Globalization is the process objective and the system, characterized by an ever expanding network of relationships and interdependence of economic, political and cultural states and societies in the previous periods, relatively isolated. The factor that accelerates the process of globalization, large corporations are becoming global. The European Union and the world there is clearly ongoing process of internationalization of the various institutions that support the broader economic revolution. Financial institutions such as banks, insurance companies are more and more internationalized, in the sense that their work is based largely on foreign capital, the experience of foreign partners. The very process of globalization is induced and driven by economically developed countries and is approved in many ways by the other participants in international relations. Underdeveloped countries, which benefit from the economic crisis of the globalization process for the introduction of foreign capital into their economies with a view to economic growth and consumer satisfaction. The globalization of markets is possible by adapting the law of the Member State to the global standards of the simultaneous liberalization of the market by the authorities of the State. As a result, these changes lead to the opening of the domestic market to foreign capital. In the Polish case occurring in 1989 political changes had an impact on economic liberalization, which in turn led to monopolisation including insurance market. In Poland before 1989 were two state-owned insurance companies, and the market was closed to foreign financial institutions. It is widely assumed that the beginning of the changes in the insurance system gave enacted on 28 July 1990, the Insurance Business Act. This Act shall be deemed to card the Polish insurance market freedoms to allow opening of the market to foreign traders. You have mentioned that the changes were also modulator systemic changes in the national economy Polish. In the field of insurance changes such modulator was quoted Act of 1990, which opened a new era in the history of the Polish insurance market. In the literature this law was called the «magna cart» of the insurance market in Poland.

It started the operation of the Polish insurance market based on the principles of the market mechanism in its essence, modeled on the standards adopted in the European Union (EU). What was the sense in the perspective of Polish association with the EU. In 1990, in Poland, (at the time of entry into force of the Act of 28.07.1990 on) functioned as early as 12 insurance companies operating on the basis of equity and mutual societies, but at that time the market was dominated by insurance companies to prevailing state capital, which put the insurance in a privileged position to other market participants. This act was the first step in regulating the insurance market reforms, economic security system. The Act introduced the insurance division into two sections. Division I – life insurance. Division II – personal and property insurance. This division meant that one insurance can also conduct business in Division I and Division II.

In addition, identified the principle of free competition, thus giving rise to the liquidation of the monopoly on insurance and has entered into important regulations relating to:

- establishment of the national insurance companies, companies with foreign capital and foreign insurance companies;
- non-simultaneous pursuit of life insurance (Division I) and non-life insurance (Division II);
- restoration of mutual institutions;
- the introduction of permits for activities obligation to have the guarantee capital and the creation of technical provisions;
- the most important and expected by consumers of the State Supervision of insurance companies operating.

Act of 1990 in the following years went through revision (1995, 1998, 2000, 2001, 2002 and 2003). The Parliament adopted four new laws regulating insurance issues such as:

- Act on insurance activity;
- Law on Compulsory Insurance, the Insurance Guarantee Fund, the Polish Insurance Bureau;
- Act on the supervision of insurance and pensions and the Insurance Ombudsman;
- Act on insurance brokerage.

Foreign insurers followed closely the processes of change taking place in the Polish market, while preparing their business strategies. In the years 1991–1997 foreign insurers using the native poor financial condition of insurance companies took over their shares. It must be noted that during this period coincided with the highest number of bankruptcies Polish companies. Since 1996, followed an annual rise of foreign capital in the Polish insurance market, which was correlated with the aggressively growing globalization.

Table 1

Number of insurance companies on the Polish market:

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Division I	36	37	36	33	32	31	32	30	30	30	29
Division II	35	36	41	38	37	34	35	36	35	33	33
About	71	73	77	71	69	65	67	66	65	63	62

By. Polish Chamber of Insurance data.

Finally, in the last year the share of foreign capital in the total capital of the Division I and II stood at around 70-80%. It is clear that this condition contributed to an active policy of the Polish State in the area of privatization and de-monopolization.

Table 2

**The share of foreign capital in the Polish capital of insurers*.
The share of foreign capital in the total subscribed capital (in%)*.**

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	67,8%	71,9%	71,9%	72,1%	72,7%	75,1%	77,9%	78,6%	82,2%	77,4%

By. Polish Chamber of Insurance data.

In the case of the largest Polish insurer PZU SA (General Insurance) privatization proceeds quite differently from the widely proclaimed views and assumptions. PZU SA from 1989 to the present dominant functions on the Polish market with 25% share capital of the state. Although he lost an absolute monopoly, and steadily losing market share (especially in the segment of individual life insurance). This condition is an example of the fact that our insurance market operates in a market economy and globalizing capital groups compete with a very strong foreign capital. With better organization and management of higher and higher quality of services provided insurance group PZU SA in 2011, has achieved good financial results at approximately PLN 15.3 billion of gross written premium (based on the financial information published by PZU at www.pzu.pl).

In order to illustrate the changes taking place in the Polish insurance market present an analysis of the state of affairs on the basis of the distribution of gross premiums written in terms from 2001 to 2011.

Table 3

Gross written premium (PLN bn)*.

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Division I	10.26	10.78	12.14	14.33	17.39	23.93	28.23	41.39	31.06	31.42	31.80
Division II	14.54	14.42	14.86	16.77	17.79	18.66	20.25	21.61	21.43	22.74	24.80
About	24.81	25.20	27.00	31.11	35.18	42.59	48.48	63.01	52.49	54.16	56.60

By. Polish Chamber of Insurance data.

As can be seen from the data presented in Table 2 in the structure of total written premium as of 2006 begins with a systematic increase in gross premiums written for the benefit of Section I - life insurance. It follows clearly that life insurance are beginning to play an increasingly important role in the Polish insurance market. A noticeable trend is the increase in gross premiums to 2008, where he was this year on the world market was the financial crisis. Given the Polish market, nominal gross premium was not falling, but it is a steady upward trend, which may provide a good condition of the Polish insurance market.

In a free market economy is still growing market in which the contribution of the Polish per capita in 2008 amounted to PLN 1,555. If the share of gross written premium in total GDP, Division I and II in 1991 was 1.83%, and in 2012 4.7% of GDP.

The prospect of the Polish insurance market is shaped by. our assessment as follows, for the Department and will be a noticeable increase in medical insurance, accident and sickness, as well as traditional life insurance and endowment. In Section II will remain the dominant position of compulsory insurance, but will see a noticeable increase in credit insurance, guarantee insurance and various financial risks. In conclusion, it presented an outline of the changes that have taken place in the Polish insurance market. This article does not fully exhausted the subject, but had to bring the reader to important trends and characteristics of the Polish insurance market.

List of sources

Handschrke J., Polskie doświadczenia w formowaniu i rozwoju rynku ubezpieczeń – wybrane aspekty, „Wiadomości ubezpieczeniowe” 2009, nr 3 str. 56-68.

Klichaj J., Globalizacja, Wydawnictwo Profesjonalnej Szkoły Biznesu, Kraków 2001.

Misiak W., Globalizacja więcej niż podręcznik. Wyd. 2 zaktualizowane, Wydawnictwo Difin SA, Warszawa 2009.

Pobłocka A., Rozwój polskiego rynku ubezpieczeń w latach 1991-2008, «Wiadomości ubezpieczeniowe», 2010, nr 1 str. 49-69.

Winiarski B., Polityka gospodarcza w obliczu procesów globalizacji. Perspektywy na pierwsze dziesięciolecie XXI wieku.. Wyd. 3. Warszawa: Wydawnictwo Naukowe PWN, 2000.

PRESENTATION OF BUSINESS CODITIONS OF UKRAINE FROM THE PERSPECTIVE OF THE TRADE WITH POLAND

*Bogusław Ślusarczyk, Assoc. Prof. of University of Rzeszow
The Chair of Department of Regional Policy and Food Economy
Faculty of Biology and Agriculture, University of Rzeszow
Marcin Halicki, PhD in Economics
Department of Regional Policy and Food Economy
Faculty of Biology and Agriculture, University of Rzeszow*

Ukraine is the state bordered by Poland and has a large number of population, amounting approximately to 45,2 million in 2011 [12] (in Poland it amounts to about 38,3 million [12]). Thus, having a large market, the country contributes to a very attractive business from the perspective of cooperation with Poland.

Ukraine is situated in the eastern part of the European continent, on the coast of the Black and Azov Seas. It is bordered by Poland, Slovakia, Hungary, Romania, Moldova, the Russian Federation and Belarus. The majority of the country is located on the East European Plain. Ukraine is the second largest (after Russia) European country [5] – it covers an area of 603,5 thousand km². The capital of the presented country is Kiev, numbering officially 2,8 million people [5].

The most important natural resources of Ukraine are worth mentioning too. They include iron ore (occurring mostly in eastern Ukraine in the area of Crooked Horn), coal (mainly located in the Donetsk Basin in the south-eastern part of the country), manganese ore (one of the largest