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**PRINCIPLE OF THE FREEDOM OF ECONOMIC ACTIVITY
AND THE STATE INTERVENTION SO ABOUT
THE RECOMMENDATIONS AND GUIDELINES
OF THE FINANCIAL SUPERVISION AUTHORITY
FOR THE PARTICIPANTS OF THE INSURANCE MARKET**

The economic freedom guaranteed by the Constitution can be restricted for the protection of consumers. Such limitation is particularly important on the complicated insurance market. Without questioning the appropriateness of this restriction, the Author has analyzed protection instruments used by the supervisory authority. Similarly to the European Union solutions, a tendency to influence the activities of insurers by non-law-making acts issued by the Financial Supervision Authority can be observed at the national level. The enigmatic legal nature of the Recommendations and Guidelines arouses controversy and hinders the legal control.