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RESEARCH OF INSURANCE TERMS IN LINGUISTICS

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Annotation : The article focuses on research analysis of the insurance sector in English, Uzbek and Russian, origin of insurance terms, formation, conceptual and methodological features.

Keywords: terminology, insurance, word origin, word formation, comparative analyses.

I. INTRODUCTION

The field of linguistics today is constantly undergoing an active process, such as new analyzes, research, news. This process has existed for centuries, but its acceleration has not been observed as it is today. One such uninterrupted process is the "term and word" problem. Although this contradiction arose many years ago, and much research has been done on its application and expression, it remains one of the issues that scientists are still pondering. We know that the richness of any language is measured by the sum of those language units. Each unit has its own form, appearance, as well as external and internal content. In this regard, the French linguist F. de Saussure stated in his work that "language is a holistic system and all linguistic elements form this whole."

An analysis of research in world linguistics suggests that insurance industry terms have a special place in the national language system. The main reason for our involvement in this study is that the terminology of insurance, including comparative linguistics in English and Uzbek, has not been studied to date.

Before covering the level of study of terms in the field of insurance, we found it necessary to analyze the research of scientists who have contributed to the development of terminology in the field of science in our country.

First of all, what is insurance? Let's clarify the question.

Insurance is a system of economic relations related to the establishment and use of trust funds to cover the damage caused by natural disasters (earthquakes, floods, rainfall, etc.), various accidents and other monetary compensation [1]. Only stylistic, semantic language and speech units belonging to this field are called insurance terminology.

II. Materials

The issues of the theory of terms in Uzbek linguistics and the scope of their meaning, their development, linguistic features are considered in the researches of the following national linguists. During the former Soviet era, in 1974, terminologist D.Yu.Dosmukhamedov's dissertation "General description of political economy terms in modern Uzbek and the main methods of their formation" is devoted to the study of economic terms in the Uzbek language. This research is very valuable for the Uzbek language, despite the fact that it is written in Russian due to the political system. This is because the play identifies four periods in the formation and development of political and economic terms:

1) pre-revolutionary period, in which the terminology of political economy consists of Arabicism and Persianism (rent, institutional

agreement, tax, etc. (these terms are also used in the field of insurance));

2) 1917-1929, this period is characterized by the denial of Arabic in the Uzbek language and the artificial introduction of terms in their place (place of trade (exchange), share document (share), etc.);

3) 1929-1945. During this period, the Uzbek language adopted Russianism and Russian-international terminology;

4) from the post-war years to the period of writing of the work. This period is characterized by the development of terminology based on two sources - "internal resources of the Uzbek language and Russian-international terminology common to all nations."

III. Method and methodology

The article is based on the principles of objectivity, consistency, chronological study of historical and social events, reliance on sources and evidence, and their validity, accepted in all social sciences and humanities. The article is based on content analysis, observation and expert-survey methods of some sources. Any scientific research has a special place in all disciplines with its theoretical and methodological study. Therefore, this article is based on the methods of study, analysis and expert analysis of historical sources conducted on the basis of linguistics, typology and translation.

IV. Results

In 1991, terminologist S.A.Dadabaev in his dissertation on "Socio-political and socio-economic terminology in the monuments of the XI-XIV centuries in the Turkish language" studied the trade and financial terminology in the texts written in the ancient Turkic language. In his scientific work, the scientist emphasizes not only the Uzbek language, but also the languages of the peoples of Central Asia, as trade played an

important role in the lives of the peoples of the region since ancient times. "The presence of terms from the Turkic, Arabic and Persian languages in the monuments of the XI-XIV centuries may be related to this fact," he said. It is noteworthy that his research has noted a number of terms that are now part of insurance terminology. For example, rent, document, deposit, interest, etc.

If the scholars named above have studied the terms of the related field on the basis of a historical aspect. In 2016, linguist O.Ahmedov based his research "Linguistic analysis and translation problems of tax and customs terms in English and Uzbek" on the identification of linguistic features and methods of translation by comparing adjacent terms in two languages. In this study:

1) coverage of the phenomena of antonymy, synonymy, polysemy, homonymy, hyponymy and hyperonymy in tax and customs terminology;

2) to determine the specific functional and semantic features of the translation of terms of related fields in the compared languages, to develop scientific and theoretical rules for adequate translation;

4) based on the features of creating a bilingual (English-Uzbek) and annotated dictionary of terms in this field, the main tasks such as the development of requirements and clear criteria for these dictionaries.

Another related field research is Sh.N. Abdullaeva in 2018, she defended his doctoral dissertation on "Comparative study of financial and economic terms used in the field of treasury (on the example of English, Uzbek, Russian)." The purpose of his research is to reveal the linguistic features (similarities and differences) of financial and economic terms used in the field of treasury in English, Uzbek and Russian languages, as well as to determine the ways of formation (formation) of terms. In addition, the

research task is to shed light on the role and place of interterms in the formation of the system of treasury terms in the languages under study, the conditions of their emergence and use; identification and development of priority derivation models (affixal, morphemic-morphological, lexical-semantic, syntactic) of financial and economic terms used in the field of treasury in English, Uzbek and Russian languages, comparative study of their peculiarities; set a number of tasks, such as classifying treasury terms used in English, Uzbek, and Russian.

After independence, the attention to this field has increased and a number of works have been created by experts in the field. It was these publications that laid the foundation for the development of the insurance industry as an independent science. Including: H.M.Shennaev and T.M. Baymuratov's book "Insurance Case", published in 2006, outlines the issues of official proceedings in the field; 2014 X.M.Shennaev, G.T. Khalikulova's book "Insurance of foreign economic activity" has also been published.

I.G'.Kenjaev, M.A. Abduraimova created a scientific work on the insurance business. Although scholars in the field of Uzbek linguistics have not conducted research on the study of insurance terms, linguistic data on the terms mentioned in these works have shown that linguists and researchers need to thoroughly study the terminology of this field in the Uzbek language.

Many linguists have sought to express the connections between terms and words in social discourse. For example, some linguists say that "terms are not separate words, but only words that perform a special function", or "any word, no matter how trivial (insignificant, lost its power), can come as a term." - they put forward such ideas.

Studies on the separation of terms from words in social language and speech are more common in

the research of Russian linguists. The history of the study of this issue is very deep, and one of its founders is M.V.Lomonosov. In his book Russian Grammar, published in 1757, he wrote: "In order to express our opinion, one of the independent words enters into a syntagmatic and paradigmatic relationship with the other."

The role of Russian terminologists in the development of terms in Russian linguistics after the Second World War was incomparable. The development of each of their fields began to be observed in scientific progress. The terminology of the field began to be widely analyzed by Russian linguists. In particular, in 2006, based on the results of linguistic research, E.S.Erus successfully completed research on the concept of "insurance" in English and the means of practical application. This study raised a number of linguistic issues that need to be addressed in the field of Russian insurance. From a linguistic point of view, the scientist analyzed the conceptual sphere of the insurance industry and emphasized the concepts such as life insurance, non-life and found that it contains micro-conceptual areas, such as object of insurance, making a deal, property, risk. The aim of the work is to determine the structure of the concept of "insurance" in the field of "insurance" as the spiritual essence of national consciousness, to identify and analyze the linguistic concepts of this concept in English.

In order to achieve this goal, it is necessary to solve the following tasks on the basis of 4 requirements, in particular:

- 1) analysis of psycholinguistic and linguistic views on the essence of the concepts "notion" and "concept";
- 2) definition and description of the concept of "insurance" in English and its elements;
- 3) determine the relationship between the concept and scope of "insurance" and the system of terms of the same name;

4) Define the body of terms that make up the system of insurance terms in English. The only drawback of the research work was that it was not compared to Russian.

In 2007, a linguistic study on various parameters of the field was conducted by D.I. Lyagaylo was taken. The scientist published a monograph entitled "Socio-cultural and terminological parameters of the subject of" insurance ": structure, functions, derivation." The purpose of the research is a comprehensive linguistic study and description of the socio-cultural and cognitive-pragmatic parameters of the terms that make up the subject-terminological field of "insurance". Despite the relevance and novelty of this research work, it was carried out only on the scale of the Russian language.

By 2009, for the first time in Russian in the field of comparative and comparative linguistics, L.A. Jebrunova analyzed the lingvocognitive model of the phraseological field of the insurance industry on the example of English and Russian. In his work, the scientist analyzed the specificity of phraseological units, and tried to determine the boundaries of the phraseological field. The aim of the research is to identify, classify and compare the speech features of the conceptual image of the world by comparing and contrasting the phraseology of the insurance industry in the English and Russian languages. In addition, based on the results of his research on insurance, the scientist stressed the idea that "phraseological units - complex terms."

For example, the scientist gave the following example of the analysis of the metaphorization of a stable verbal complex, which falls into the phraseosematic field of "insurance". To do this, insurance umbrella policy ("insurance" for emergency coverage of any unpaid insurance) and blanket insurance (comprehensive insurance). The sequence of analysis of these phraseological units is divided into several stages.

1. Literally - the word insurance umbrella policy - means umbrella insurance policy.

2. There are several borrowings from different conceptual areas in creating the form (umbrella, insurance, policy).

3. The process of creating a metaphorical term begins with identifying the characteristics of the object according to some specific features.

In this case, the nomination process begins with an indicative sign of the lexical expression that has arisen - this situation includes payments for another new situation, ie "protects" the negative reality from the extra cost of action. As a research object, he studied 1080 phraseological units available in Russian and English.

V. Discussion

By 2014, the new generation of the industry, M.C. Politi, K.A. Kafingst, M. Kreuter, E. Shacham, M.C. Lovell, and T. McBride published a study entitled "Knowledge of Health Insurance Terminology and Detail Among the Uninsured" among the uninsured (human). The researchers obtained the results of their research on participants' level of knowledge of medical insurance terms based on the following classifications. In particular, 1) the race of the participants; information of participants; conduct a survey on the level of medical literacy. For example: the number of African Americans is 35 people 69%; the number of non-Hispanic whites was 14 people 27%; the remaining 2 people accounted for 4%. By education level: Number of participants below secondary school education 9 people 18%; 31% of 16 people with high school education; number of participants with college education 20 people 39%; 6 people with higher

education accounted for 12%. Medical literacy rate: excellent knowledge level 27 people 53%; satisfactory 17 people 33%; unsatisfactory 7 people accounted for 14%. The results of the research lead to the fact that in order to understand the field of insurance, a person must have a detailed scientific and tariff understanding of its terminology, and it is advisable to approach the field in the same way as research.

In recent years, as the insurance industry has become an integral part of medical social life, a lot of work has been done on the terminology of the industry. Confirmation of our opinion was made by another English linguist, E.J. We also observe in the research of Verdell (E.J. Vardell) that the scientist will conduct his research in 2017 on medical insurance terminology. In particular, in his book Health Insurance Literacy, he focuses on the terms of health insurance. He found that there were 19 major areas in the study that facilitated the terminology, and noted the minor components that complemented almost every area. In addition, a scientific-theoretical definition of each term is given (Table 1). The following example is taken from his work.

Interpersonal Information Sources: A key element of many of the participants' timelines was discussing their choice (s) with trusted individuals. Participants spoke with spouses / partners, colleagues, parents, benefits officers, and friends. Reasons for consulting other individuals included obtaining advice from individuals with more health insurance

experience, those with similar coverage, and those involved in their financial decisions.

The lexical units formed by the direction of Interpersonal Information Sources are referred to in the table below.

Figure 1.

Minor and major directions

M aj or	Interpersonal Information Sources					
Mi no r	Spoke with spouse /partne r	Spo ke with a coll eag ue	Spo ke wit h pare nt(s)	Sp oke wit h ben efit s offi cer	Sp ok e wit h fri en ds	Spoke with other interp erson al sourc e(s)

VI. Conclusion

Research analysis of the insurance industry in English, Uzbek and Russian shows that scientific research in English has been conducted mainly in connection with the social community. The role of terms in human life, consumption, level of interpersonal knowledge were analyzed through surveys, questionnaires, social statistical experiments, and the issues of organic connection between language and culture were at the center of the analysis. Our local linguists, as well as Russian scholars, have paid more attention to the origin, structural

(semantic), methodological (stylistic) features of insurance terms. Although the terms of the insurance industry are being studied in foreign linguistics, their derivation principles in different structural languages - methods of construction, stages of formation and development - remain open.

In the current era of science and technology, the formation and development of any term and its terminological system is inextricably linked with the formation and development of the industry, and its place in the general lexicon is sectoral.

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