

## Research of Terminology Relating to the Field of Insurance

**Khaydarov Ilkhom Tuhtayevich**

Tashkent Institute of Finance, Associate Professor of the Department of Foreign Languages

### Abstract

The use of the term in the field of linguistics, the research of insurance terms in English and Uzbek languages, various types of scientific theoretical studies, theories, and their use in oral and written speech, the level of the lexical layer are researched in the article.

**Keywords:** term, word, loan word, insurance terms, language units, speech units, semantic field, lexical layer.

The field of linguistics is currently undergoing an active process of new analysis, research, and news. This process has existed for centuries, but its acceleration has not been observed as it is now. One such continuous process is the "term and word" problem. Although this opposition appeared many years ago, and there are studies on its use and expression, it remains one of the issues that scientists are still thinking about. We know that the richness of any language is measured by the sum of its language units. Each unit, in addition to its form and appearance, has an external and internal content. About this, the French linguist F. de Saussure stated in his research that language is a whole system and all linguistic elements form this whole [1].

The analysis of research carried out in world linguistics leads to the fact that the terms of the insurance industry have a special place in the system of national languages. The main reason for this research is that insurance terminology has not been linguistically researched, including English and Uzbek.

In 2016, the linguist scientist O. Ahmedov, based on the research "Linguistic analysis and translation problems of tax and customs terms in English and Uzbek", aimed to reveal their linguistic features and to determine the methods of translation by comparing the terms of related fields in two languages. In this research work:

1. clarify the phenomena of antonymy, synonymy, polysemy, homonymy, hyponymy and hyperonymy in tax and customs terminology;
2. to determine the specific functional-semantic features of the translation of the terms of the related field in the mixed languages, to develop scientific-theoretical rules for adequate translation;
3. based on the characteristics of creating a bilingual (English-Uzbek) and explanatory dictionary of the terms of this field, the main tasks such as the development of requirements and specific criteria for these dictionaries are envisaged. [2].

Sh.N.Abdullayeva conducted research on another related field. In 2018, Olima defended her Doctor of Philosophy dissertation on the topic "Cross-examination of financial and economic terms used in the field of treasury (in the case of English, Uzbek, Russian languages)". The purpose of his research is to reveal the linguistic characteristics (similar and different aspects) of financial and economic terms used in the field of treasury in English, Uzbek and Russian languages, and to determine the ways of formation of the terms. In addition, as a research

task, to clarify the role and place of interterms in the formation of the system of treasury terms in the languages under study, as well as the conditions of their appearance and use; Identifying and developing priority derivational models (affixal, morphemic-morphological, lexical-semantic, syntactic) of financial and economic terms used in the field of treasury in English, Uzbek and Russian languages, cross-research of their specific features ; set several tasks, such as the classification of treasury terms used in English, Uzbek and Russian languages [3].

Researching the above terms related to the insurance industry is one of the tasks of linguists. First of all, what is insurance? - let's clarify the question.

Insurance - the establishment of targeted funds for the payment of damages caused by natural disasters (earthquakes, floods, rains, etc.), various accidents, and other financial compensations, and system of economic relations related to its use [4]. Stylistic, semantic language and speech units belonging only to this field are called insurance terminology.

In recent years, since the insurance industry has become an integral part of medical social life, a lot of work is being done on the terminology of the industry. Another English linguist E.J. confirmed our opinion. We also observe in the scientific research of Verdell (E.J. Vardell), in 2017, the scientist will conduct his research on the terminology of medical insurance. In particular, in his work called "health insurance literacy" [11] (Health Insurance Literacy), he focused on the terms of health insurance. In the composition of the research, it was determined that there are 19 large (major) directions that create favorable conditions for terms, and he also noted small (minor) components that fill almost every direction. In addition, the scientific-theoretical definition of each term is described.

The analysis of research conducted in English, Uzbek and Russian languages on the field of insurance shows that the scientific research conducted in English was mainly conducted in connection with social society. The role of terms in human life, their use, and the level of interpersonal knowledge were analyzed through questionnaires, questionnaires, social statistical experiments, and the issues of the inextricable connection between language and culture were in the center of analysis. In the researches of local and Russian linguists, the emergence of insurance terms, the formation of terms, their structural features, spiritual (semantic), methodological (stylistic) aspects were analyzed as objects. In the study of terms related to the insurance industry by linguists, the derivational bases of industry terms in different systematic languages, their formation methods, stages of formation and development have not been scientifically substantiated as an object, and this issue remains open.

## References

1. Saussure F. Course of general linguistics // Proceedings on linguistics. – M., 1977. – 296 p.
2. Akhmedov O.S. Linguistic analysis and translation problems of tax and customs terms in English and Uzbek languages: Filol.fan. dr. ... diss. - Tashkent, 2016. - P.24.
3. Abdullayeva Sh.N. Cross-sectional study of financial and economic terms used in the field of treasury (in the case of English, Uzbek, Russian languages): Filol.fan. tall div. dr. ... diss. - Tashkent, 2018. - 178 p.
4. An explanatory dictionary of the Uzbek language. 5 volumes. Volumes 1-5. -Tashkent: "National Encyclopedia of Uzbekistan" State Scientific Publishing House, 2006-2008. B. 96.
5. Shennayev H.M., Baymuratov T.M., Insurance work. Tashkent, 2006. - 218 p.
6. Shennayev H.M., Khalikulova G.T. Foreign economic activity insurance. Tashkent, 2014 - 250 p.
7. Kenjayev I.G., Abduraimova M.A. Insurance business. Tashkent. Economy and finance. 2020. - 180 p.

8. Smith A.E. Doctoral Dissertations in Insurance and Related Fields through 1976. New York, 101 Published By: American Risk and Insurance Association: Vol. 45, No. 4 (Dec., 1978), pp. 712-730 (19 pages).
9. Bielenia-Grajewska M. Linguistic Borrowing in the English Language of Economics. *Lexis//Journal in English Lexicology*// num. 3 | 2009.
10. Politi M.C., Kaphingst K.A., Kreuter M., Shacham E., Lovell M.C. and McBride T. Knowledge of Health Insurance Terminology and Detail Among the Uninsured. *Medical Care Research and Review*, 2014, Vol. 71(1) pp.85–98.
11. Vardell E.J. *Health Insurance Literacy*, Chapel Hill, North Carolina, 2017. - 236 p.