

**SCIENTIFIC AND THEORETICAL VIEWS OF INSURANCE LEXICON IN
ENGLISH AND UZBEK LANGUAGES****Khaydarov Ilhom Tukhtaevich**
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The article describes the scientific and theoretical views on the origin, terminology and terminology of insurance lexicon in English and Uzbek. It has been argued that reforms in the socio-economic, financial, and insurance systems will lead to an influx of international terms entering the lexical level of the language.

Keywords: term, terminology, word, phrase, system, insurance, diachronic study, synchronous research

INTRODUCTION

Today, the ongoing reforms in the socio-economic, financial and insurance systems of our country are accelerating the flow of international terms entering the lexical level of the language. This requires that industry owners have sufficient knowledge of the true meaning of the terms and concepts relevant to their profession.

The term is derived from the Latin word "terminus", which means "end", "limit", "border". V.N. Shevchuk defines the term as follows: "Term" is a word that in the Middle Ages meant "to determine", "to express". The lexeme "term", which exists in Old French, means "word". A.A. Reformatsky describes it as follows: "A term is a word that is limited to its individual and special features, and is a synonymous, clear word in the fields of science, technology, economics, politics, and diplomacy. It is free of expressiveness, expresses a specific object or concept, has its own strict and clear semantic boundaries and interpretations. V.P. Danilenko clarifies the term as follows: "The term (s) is a part of the vocabulary, is the exact name, definition of lexical units of a particular science and field." B.N. Golovin, on the other hand, writes about the term: from a professional point of view, the term itself expresses certain professional concepts. A similar interpretation is given by V.M. We can also meet in the works of Leichik. In his view, a term is a lexical unit of a particular language that expresses general, explicit, or abstract concepts in the science and practice of specific and specific fields.

Various theoretical and practical issues of terminology and terminology have been elaborated in research on the problem of terms. Such issues include the relationship between the term and the word in the common language, the formation, decision-making, development of terms, their use in periodic stages, synonymous and homonymous terms, determinology in terminology, the existence of reterminolization phenomena, system-structural and functional-semantic analysis of terms.

Terms belonging to different languages were coined by G.O., who dealt with the theoretical problems of terminology. Vinokur, A.A. Reformatskiy, V.V. Vinogradov, S.G. Barxudarov, O.S. Axmanova, K.A. Levkovskaya, B.N. Golovin, V.P. Danilenko, V.M. Leychik also studied the practical aspects of the problem with D.S. Lotte, S.A. Chapligina, S.I. Korshunova, T.L. In Kandelaki's research, the word terminology is used in two main senses:

1. Terminology - a set of words and phrases that have a specific meaning in certain areas;
2. Terminology is a special aspect of linguistics that deals with the study of certain laws related to the place of terms at the grammatical level and their application in language [6; 56 - 61-p.].

The World Encyclopedia Dictionary, published in the United States in the 1970s, defines the term as "Terminology - the special words or terms used in science, art, business and economics." Meaning: Terminology is a special word used in science, art, business and economics.

N.V. Podolskaya, N.V. Vasileva, V.P. Danilenko, T.L. According to Kandelaki, modern terminology is a naturally formed lexical layer, in which each unit has its own clear expression and boundaries for consumption, and the optimal conditions for "living".

As noted, the term has been defined differently by researchers. V.P. Danilenko considers verbs, even adjectives, adjectives, etc., to be strictly terms [2; 67-p.]. X. Orzikulov agrees with this idea and includes verbs in the list of terms, and he writes: "Any word and phrase, even punctuation, relators act as terms" [1; 10-p.].

Going in this direction, M. Kasimova firmly states that verbs are also included in the term and takes them as an object of research. According to him: "In recent years, in connection with the study of terms not only in terms of statistics, but also in terms of functionality, it has become clear that verbs are also included in terms [4; 13-p.]".

The question of whether a verb from a series of words, as well as whether adjectives and forms are a term and cannot be a term, is r. In some of Doniyorov's articles, monographs and doctoral dissertations he found his clear and correct proof [3; 32–37-p.]. Thus, for the reasons stated in terminological sources, verbs, i.e., words with -moq, affixes, are not considered terms.

A comparative analysis of the insurance lexicon in English and Uzbek shows that the suffix to - (-moq) is not formed, the English suffix -ing is synonymous in Uzbek with the affix -sh, -ish, -lash (except for continuous verbs) used as lexemes.

It is understood that words (verbs) with affixes -to, and -ing, -moq, - and -sh, -ish, -lash (including: participle I - adjective I and gerund - gerund) in English dictionaries are mainly found in English dictionaries, common in works of art and journalism. In particular: "Humorist! She cried, jumping into a cab". You're quite a humorist - "Humorous! You are very funny," he said, got into a taxi and left [5; 32–37-p.].

According to I. Mirzaev: "Term" is a word or phrase that expresses the concept of a particular field of knowledge or activity [7; 18-p.].

It should be noted that H. Dadaboev, A. Khojiev and M. Kasimova's works (S. Ibragimov, H. Jamolkhanov, N. Mamatov [4; p. 14]) and after, none of the defended candidate's and doctoral dissertations studied the role and place of the verb in terminology as an object of research. Consequently, such lexemes are not recognized as terms.

Nowadays, along with the word "term", the words "term" and "term" are used in the same sense. However, they cannot express the full meaning of the word "term". The word "term" is used in a broad sense to refer to geographical objects, well-known names, and the word "term" in the sense of "term" can be used mainly in historical texts (for example, literary history, Oriental philosophy, etc.) [13; 139- b.]. As we have seen, I. Mirzaev's views are slightly different from the above. S. Usmonov's. In part, Mirzaev agrees: In recent years, the word "term" has been used instead of the term. Such an application is a mistake. Because the meaning of a term is broader than the meaning of a term, it is understood as the name of all things, and a term is a formalized word used in a particular field. In this sense, the term concept is a scientific-lexical unit that is part of the concept of 'term', he argues [12; 28-b.].

The terms actually have a lexical-semantic general literary pattern, which they pass into the vernacular through a certain terminological system. After all, terms and commonly used words are complementary lexical units.

Ferdinand de Saussure was one of the first to theoretically argue that "language is a holistic system and that all linguistic elements form this whole, that any sum of these elements is a complex whole in which the

relationship between them can be divided into components and has a scheme of connection between elements called structures." had substantiated [11; 66-b.]. As V.M. Sergevnina rightly points out: "terminological system" means a complex whole of concepts within a scientific and specific specialty, interconnected through linguistic nominations [10; 63-p.]. Thus, the general features of the terms related to the field of insurance require study without separation from the holistic system of general linguistics. The peculiarities of insurance terminology are observed in its manifestation through the conceptual stages of human mental activity and experience [8; 46-p.]. In this terminological system, the terms that are functionally leading terms in the field of economics today are reflected. Consequently, insurance terminology is an integral part of economic terminology, and economic terminology is a "terminological field" consisting of a specific network system [9; 54-p.]. The concept of "terminological field" is used in terminological research as a pioneering term in the identification of certain features. Although the word "field" in terminology is a strange phenomenon in relation to pure terms, in some cases this rule is not fully implemented, "it is observed that this or that term has a multi-meaning, multi-function" [9; 54-58.b].

The main complex feature of this lexical layer is that they are structurally diverse and cover several evolutionary stages. A diachronic study of insurance terminology has made it possible to identify the specific features of this system. The development of this terminological layer on the basis of socio-economic changes, extralinguistic and linguistic factors indicates the predominance of subjective temporal features.

In our scientific work, we have shown that due to the specificity of the lexical system of insurance, some terminological units cannot always perform the function of a term. While acknowledging the neutrality of most terms, the study of insurance terms by comparative-historical, typological methods also relies on the tropes of the language (metaphor, metonymy, imagery, allegory, etc.) in the formation of some terms. However, in translating insurance terms, their neutrality should be achieved as much as possible.

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