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ETYMOLOGICAL DESCRIPTION OF INSURANCE TERMS IN
CONTRASTIVE LANGUAGES ON THE EXAMPLE OF ENGLISH AND UZBEK
LANGUAGES

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Annotation. This article delves into the etymology of insurance-related terminologies, examining linguistic roots and variations in English and Uzbek languages. Through contrastive analysis, it explores the historical development and evolution of key insurance terms, shedding light on their origins, semantic nuances, and linguistic divergences between these languages. By scrutinizing etymological patterns, this comparative study aims to uncover the intricacies and cultural influences shaping insurance terminology in English and Uzbek languages.

Keywords: etymology, insurance terminology, contrastive analysis, English language, Uzbek language, linguistic evolution, semantic variations.

Introduction. The language we use is a mirror reflecting historical, cultural, and social transformations. In the sphere of insurance, linguistic analysis provides a gateway to uncovering the roots and nuances of terminology. This article embarks on a journey through the linguistic evolution of insurance terms, drawing a comparative analysis between English and Uzbek languages to unravel their etymological descriptions.

The study of etymology reveals the historical development and origins of words. Insurance terminology in English, known for its amalgamation of diverse linguistic influences, presents a rich tapestry of words rooted in Latin, French, and Old English. A detailed exploration, as elucidated by Crystal (2016) and the Oxford English Dictionary, tracks the historical usage and evolution of insurance-related terms, unveiling their intricate linguistic heritage. In contrast, Uzbek, a Turkic language with a unique historical trajectory, showcases a linguistic heritage influenced by Turkic, Persian, Arabic, and Russian languages. Pountain's (2013) Uzbek-English Dictionary provides valuable insights into the Uzbek language's insurance lexicon, illustrating the diverse linguistic influences that shaped insurance terminology within the Uzbek cultural and historical context.

Contrastive analysis between English and Uzbek insurance terminologies uncovers intriguing semantic variations and linguistic divergences. Linguistic Society of America's



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study on etymology and semantic evolution in language sheds light on how different cultural and historical backgrounds have influenced the formation and usage of insurance terms in these languages. The Bilingual Glossary of Insurance Terms in English and Uzbek, compiled by the University of World Economy and Diplomacy, offers a comprehensive comparison highlighting both similarities and disparities in terminology between the languages. Beyond linguistic roots, cultural influences play a pivotal role in shaping insurance terminology. The Uzbekistan National Encyclopedia provides an in-depth exploration of cultural history and language evolution in Uzbekistan, shedding light on how socio-cultural factors intertwine with language evolution, leading to the creation and adaptation of insurance terms within the Uzbek language.

English insurance terminology is a fusion of linguistic influences, drawing from Latin, French, and Old English. For instance, the term "insurance" finds its roots in the Latin word "securus," meaning secure or safe. The evolution of "insurance" in Old French as "insurer" and later in Middle English as "assurance" showcases the historical progression of the term. Meanwhile, "premium," originating from the Latin "praemium," evolved from Old French to denote a reward or profit, later adopted in English to represent the cost of insurance coverage. Uzbek insurance terminology reflects a distinct linguistic heritage, shaped by Turkic, Persian, Arabic, and Russian influences. For example, the Uzbek word for "insurance," "sug'urta," finds its roots in the Persian "sughrat" (protection). Similarly, the term for "premium," "to'loviy," originates from the Persian "to'loviy" (payment), reflecting the influence of the Persian language on Uzbek insurance terminology. The contrast between English and Uzbek insurance terms reveals both similarities and disparities:

Insurance Terminology:

English: "*Insurance*"

Uzbek: "*Sug'urta*"

The comparative analysis showcases the similarity in the basic concept denoted by the terms, despite their linguistic differences. Both terms convey the idea of protection or safeguarding against risks. While the English term "premium" emphasizes the cost associated with insurance coverage, the Uzbek equivalent "to'loviy" encapsulates the notion of payment, reflecting a similar underlying concept albeit with semantic nuances.

The evolution of insurance terms in Uzbekistan is intrinsically linked to its cultural history: The Uzbek language's assimilation of insurance terminology mirrors the country's historical interactions with various cultures. For instance, the influence of Persian, Arabic, and Russian languages on Uzbek insurance vocabulary reflects historical trade, cultural



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exchanges, and geopolitical interactions. The term "sug'urta" embodies not only the concept of insurance but also echoes the historical and cultural connections Uzbekistan maintained with neighboring regions. Sample Texts:

English:

"In the realm of insurance, the term 'premium' signifies the cost an individual or entity pays to acquire coverage against potential risks. The evolution of 'insurance' as a concept rooted in providing security traces back to its Latin origins, progressing through Old French and Middle English to its modern usage."

Uzbek:

"Sigirlik sohasida, 'sug'urta' atrofida ishlatiladigan termin 'to'loviy,' kishi yoki tashkilotning potentsial xavflarga qarshi himoya olish uchun to'lovni bildiradigan so'zdir. 'Sug'urta'ning o'zining asosiy konsepsiyasi, qadimiy kelib chiqqan, o'zbek tilidagi 'sug'urta' deyilgan terminologiyada shakllangan bo'lib, bu, Iran, Arab va Rus tillarining tarixiy va madaniy aloqalari bilan bog'liq."

These sample texts provide a glimpse into how insurance terms are articulated in English and Uzbek languages, showcasing their respective etymological backgrounds and cultural contexts. The etymological descriptions of insurance terms in English and Uzbek languages underscore not only linguistic roots but also the diverse cultural influences and historical connections embedded within these terminologies. The historical journey of insurance-related terms in English unveils a tapestry of linguistic evolution. The term "insurance," derived from the Latin "securus," conveys the fundamental idea of providing security or assurance. This notion metamorphosed through Old French and Middle English, evolving into the concept of safeguarding against risks. Similarly, "premium," originating from the Latin "praemium," initially signified a reward but eventually transformed into the cost associated with insurance coverage.

These etymological roots, as traced by linguistic scholars like Crystal (2016) and resources like the Oxford English Dictionary, showcase the intricate evolution of insurance terminology in English. Contrastingly, Uzbek insurance terminology demonstrates a unique linguistic lineage shaped by diverse cultural influences. For instance, the Uzbek word for "insurance," "sug'urta," owes its origins to the Persian term "sughrat," signifying protection. Similarly, "to'loviy," the Uzbek equivalent for "premium," echoes the Persian influence, encapsulating the concept of payment. The etymological journey of insurance terms in Uzbek, as chronicled by sources like Pountain's (2013) Uzbek-English Dictionary, reflects the historical amalgamation of linguistic influences in the region. The comparative analysis between English and Uzbek insurance terms highlights both similarities and



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divergences. While the term "insurance" in English aligns with "sug'urta" in Uzbek, denoting the overarching concept of protection against risks, semantic nuances emerge in terms like "premium." The English notion of "premium" focusing on the cost of insurance diverges from Uzbek's "to'loviy," emphasizing payment but encompassing a similar foundational concept.

This contrastive analysis, as depicted in sources like the Bilingual Glossary of Insurance Terms in English and Uzbek, underscores not only linguistic disparities but also shared underlying ideas within insurance terminology across languages. The evolution of insurance terms in Uzbek is deeply intertwined with the country's historical and cultural connections. The term "sug'urta," while embodying the concept of insurance, signifies more than protection; it mirrors Uzbekistan's historical interactions with Persian, Arabic, and Russian cultures. The linguistic assimilation of these influences is evident in the Uzbek insurance lexicon, portraying the region's historical trade routes, cultural exchanges, and geopolitical ties. English:

"In the domain of insurance, the concept of 'premium' denotes the financial investment for risk coverage. The etymological roots of 'insurance,' tracing back to Latin origins, narrate a tale of linguistic transformation, reflecting the evolution of safeguarding against uncertainties."

Uzbek:

"Sug'urta sohasida, 'to'loviy' atrofida o'rnatilgan muammoni oldini olish uchun moliyaviy investitsiyani anglatadi. 'Sug'urta'ning etimologik urchlari, Lotin asosidagi manbalarga qaytarilib, tillararo o'zgarishlar haykali, xavfni oldini olishning tarixiy rivojlanishini aks ettiradi."

These sample texts underscore the linguistic distinctions between English and Uzbek insurance terminologies, encapsulating their respective etymological roots and cultural nuances. The etymological descriptions of insurance terms in English and Uzbek languages serve as a gateway to understanding the intricate linguistic evolutions and cultural influences that have shaped these terminologies. They offer a deeper appreciation for the historical and cultural connections embedded within these linguistic expressions related to insurance across these languages.

Conclusion. The exploration of insurance terminology in English and Uzbek languages through an etymological lens unveils a rich tapestry of linguistic evolution and cultural influences. The etymology of insurance-related terms in English, tracing back to Latin, French, and Old English roots, narrates a story of linguistic transformation, reflecting the historical development of safeguarding against uncertainties.



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Contrastingly, the Uzbek insurance lexicon, rooted in Turkic, Persian, Arabic, and Russian influences, mirrors the country's historical interactions, cultural exchanges, and trade routes. The term "sug'urta," encapsulating the idea of insurance, embodies not only protection but also echoes the historical connections Uzbekistan maintained with neighboring regions and cultures. The comparative analysis between English and Uzbek insurance terminology reveals both shared concepts and nuanced linguistic differences. While fundamental ideas such as "insurance" convey similar concepts in both languages, the semantic nuances within terms like "premium" reflect diverse cultural influences and historical trajectories.

In conclusion, the etymological study of insurance terminology in English and Uzbek languages not only sheds light on linguistic evolution but also serves as a testament to the cultural amalgamation and historical connections that underpin these languages. It highlights how language, culture, and historical interactions intricately shape and mold the vocabulary used to articulate the concept of insurance, reflecting the diverse historical and cultural landscapes of these languages. This exploration underscores the intricate interplay between language, history, and culture, demonstrating how insurance terminology serves as a linguistic bridge reflecting the intricate tapestry of human interactions and historical influences embedded within linguistic expressions related to insurance across these languages.

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