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## The Terminology as A Linguistic Phenomenon

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**ABSTRAC**1

In this article, as there are changes in every field as a result of economic changes, there is also development in the field of insurance. In modern linguistics, extensive research is being conducted by specialists in order to study the formation, development and peculiarities of certain terminological systems in different system languages. Nevertheless, controversial issues in terminology have not yet lost their relevance and are currently awaiting resolution. In this sense, the various innovations that have taken place around the concept of the term, the developed scientific-theoretical views and research results have attracted not only linguists, but also insurance professionals and remain one of the most pressing issues.

**Keywords:** 

Insurance, terminology, linguistics, terminology, complex term, simple term, linguistics

Of particular note is the development of the insurance industry as a result of economic changes, globalization and integration of processes in the world, the comprehensive implementation of the system of insurance terms actively used in this field from a general linguistic point of view. The coherence of the digital economy system requires the training of qualified, competitive personnel who can communicate fluently in several foreign languages for the industries in the period of achieving stability in the insurance industry. Therefore, it is important to conduct research at revealing the lexical-semantic, functional-structural, semantic-methodological features of the terms used in the field of insurance in the English and Uzbek languages.

In world linguistics, a number of fundamental studies are being conducted to identify the social factors influencing the development of the terminological system of different language areas, in particular insurance terms, as well as the differences and similarities of bilingual terminology. The process of

regulation of insurance terms is based on the definition of structural and derivative models of terms, the study of stabilization processes of international and self-leveling units in national languages, improvement of translation methods and the application of best international practices in this area. identifies the need to develop proposals.

In recent years, the improvement of modern insurance companies and their services in our country increases the need for training specialists who are fluent in foreign languages. "... Increasing the role and prestige of the state language in the international arena, development of foreign cooperation in this area; In order to develop the languages of all nationalities and ethnic groups living in our country, great attention is paid to the creation of broad and equal opportunities and favorable conditions for them to learn the state language. In this regard, it is important to teach the lexicalsemantic, grammatical, functional-structural aspects of professional terms related to various structural languages on the basis of such principles as the regulation of banking and financial terms.

At present, due to the ongoing socioeconomic development in our country, great attention is paid to all areas, including changes in the economy, taxation, insurance system, reforms. As a result of such updates, the flow of international terms and neologisms entering the lexical level of the language is accelerating. This process, in turn, requires specialists in the field to know the exact expression of concepts and terms related to their profession, to have a full knowledge of their content and essence.

At present, large-scale research is being conducted by specialists to study the formation, development and peculiarities of certain terminological systems in different system languages. Nevertheless, controversial issues in terminology have not yet lost their relevance and are currently awaiting resolution. In this sense, the various innovations that have taken place around the concept of the term, the developed scientific-theoretical views and research results have attracted not only linguists, but also insurance professionals and remain one of the most pressing issues.

The term is derived from the Greek word "terminus", which means "limit, boundary". It is a word suitable for science and technology, economy, agriculture, arts and culture, insurance. "Terminology" means the doctrine of terms and a set of terms.

A term is a phrase that refers to a specific field of science and technology and is used by experts in that field to describe the specificity of an object or concept.

Terminology is one of the current trends in modern linguistics. Nowadays, the growing problem of terminology is explained as a phenomenon related to the fact that the dynamic development of science is not sufficiently studied, the development of the process of formation of terms, due to the proliferation of new concepts.

"Terminology" means the doctrine of terms and a set of terms. Sometimes the word tama is used instead of the word term.

By the middle of the twentieth century, controversial processes, conflicting opinions and views in the field of terminology began to flourish. By this time, a number of key concepts were formed by D.S. Lotte, such as "terminological system", and by L.A. Kapanadze, "terminological field". In particular, as D. Sageder noted: "Rapid development and the development of technology requires not only the naming of new concepts, but also an agreement on the correct and appropriate use of terms. As a practical result of uncompromising scientific "struggles" terminological work began to be organized within certain specialized areas (specialties).

The creation of key concepts in the field by scientists, such as "terminological system" (terminosystem), "terminological field", served as the main criterion for the analysis of previously expressed ideas by linguists. In addition, a number of theoretical and practical definitions of the term began to emerge in relation to them.

A.A. Reformatsky describes this situation as follows: "The term is a word, limited to its separate and special features; it is a single, clear and concrete word in the fields of science, technology, economics, politics and diplomacy." B.N. Golovin says about the term: "The term, when viewed from a professional point of view, expresses certain professional concepts." We conduct this study in agreement with the views of B.N.Golovin. In our view, terms are, by their linguistic nature, unambiguous lexical units related to a particular profession (or field), and their expressive power depends on their location in the terminological field of a particular field.

Undoubtedly the term is an integral part of the lexical system of literary language. At this point, the terms differ from other categories of words in that they contain a very large body of information, because the scientific (technical) term gives a definition of a scientific concept.

We know that the science of terminology has emerged as a result of the development of various sciences. Nowadays, each aspect has its own terminology. The word "terminology" is used in two main senses:

- 1. "Terminology" - a set of words and phrases that have a special meaning in certain areas;

- 2. "Terminology" - 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 operation in the language. special concepts are applied. This or that term cannot be called a complete term without definition. understanding explanation. It is through interpretation that the term differs from the lexemes of common language. Definition is a characteristic of scientific terms, which are interpreted on the basis of a short "formula". The purpose of interpreting a particular process, event, or object is to fully reveal the semantic meaning reflected in the lexeme. Unless the term used in each field or its form of expression is clear and unambiguous, their translation will inevitably lead to negative situations such as semantic confusion, uncertainty. In this sense, the definition of a term is classified semantically, syntactically, contextually.

What was the reason for the emergence and development of the terms themselves? The question naturally arises. "The fact is that the ongoing reforms in the socio-economic (digital economy), banking and finance, accounting and auditing systems in our country today are accelerating the flow of international terms entering the lexical level of the language."

The great development of the science of terminology was manifested in the XIX century. This is due to the emergence of thousands of new terms and concepts in different languages. Even the same concept is expressed in different terms.

- 1. Multi-component phrases (in our work they are called complex terms, it is necessary to distinguish them from complex words in English, they are understood as words consisting of stems and complex words). insurance-blanket insurance, insurance company stock).
- 2. Terms that are compound words, such units are called "complex compound". for example, health policy, insurance broker.
- 3. Lexical terms are lexical units consisting of simple words: insurance, polispolicy, broker-broker, insured-insured.

In general, terminologists can be divided into two groups: theorists and practitioners.

They have made a great contribution to the definition of the object and subject of terminological science. Theorists have devoted a number of scientific works to the study of the theoretical foundations of the terminology. Practitioners, on the other hand, studied the linguistic features of terms and the methods of terminology. Terminology scholars belonging to both groups have identified the main problems of the science of terminology. there are terminological encyclopedic dictionaries created in the field of terminology, including dictionaries polytechnic, scientific and professional terms.

With the development of the Internet, a lot of information is delivered every day, every minute and every second from foreign sources. The large amount of data received from foreign countries has led to the need to address the problem of translating terms from one language to another. Nowadays, there is a growing debate terminologists about terminology is a linguistic direction or a completely independent science. "There is a reason for this: first, the subject of this science consists of terms, which are lexical units used for special purposes. Second, terminology system problems are sometimes moved away from linguistics and solved within a specific direction, as problems can be both linguistic and non-linguistic.

Uzbek terminologist linguist O.S.Akhmedov in his research explained the differences between the concepts of "term", "term", "terminology", "nomenclature": After all, terms and common words are complementary lexical units.

According to P.Nishanov, "a term is a word or a phrase in terms of its structure, which is semantically limited to a specific area of the field and is a lexical unit that represents the concept of this area." "The term, by its linguistic nature, is an integral part of the lexical system of literary language and differs from other categories of words by its clear, concise expression and richness of information in scientific, technical or other professional concepts." Scholars recognize that the term, like any lexical unit, has phonetic, word-forming, morphological, lexical, stylistic features.

However, this fact does not explain the contradictory nature of the term. "One variant of terms, the absence of synonyms, the fact that they are independent of context are the main features that distinguish terms from other lexical units. In addition, they are used only in specific conditions, in specific professional activities and in a specific field.

In our opinion, a "term" is similar to a lexical unit with one function: it expresses a concept, object, event. The main feature of the term is its terminological essence. This sign is reflected in the naming of a particular concept or object. In addition, each term belongs to a specific field and serves a specific field of knowledge and activity.

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