



## Phraseological Units Related to Insurance Terminology

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**Abstract:** The problems of phraseological units related to insurance terminology, their translation principles, peculiarities are discussed in the article. Therefore, accurate, high-quality and perfect translation determines the level of stability of cooperation, and this process provides an opportunity to demonstrate professionalism. In addition to them comparative analyses of phraseological units related to insurance terminology are given in Uzbek and English.

**Key words:** phraseological units, translation principles, insurance, terminology, comparative analyses.

### Introduction

A distinctive feature of English economics, finance, and insurance texts is that their textual language is usually expressive in terms of emotional coloring. Based on the analysis, such texts occupy an intermediate position between scientific prose and journalism in terms of methodology. Various methodological techniques found in articles describing the nature of economics, finance, and insurance: figurative expressions, proverbs, metaphors, metonymy, stylistic devices such as word play, are used in these texts.

Although the Uzbek language has less emotion in the works of the mentioned field and its language is closer to the language of scientific prose, the figurativeness and general methodological color of the original should be preserved as much as possible in the translation process. In this section we will consider some issues of sufficiently conveying the stylistic features of the original.

### 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.

### Results

On the basis of explanatory dictionaries, phraseology is derived from the Greek lexical unit "frasa" (phrasis - expression, speech package) and has been used in this sense for a number of periods. In Turkish linguistics, however, this is presented to students through slightly more general lexical expressions. In particular, the Tatar linguist M. In Kozimbek's works on linguistics, he used the word phrase in the sense of a sentence, and later referred to lexical units larger than a word as phraseological compounds.

Professor Sh. Rakhmatullaev stated as: “Words are called lexical units as vocabulary, and phrases are called phraseological units. These are summarized and referred to as lexical units. The phrase serves to convey lexical meaning. Accordingly, it is a lexical unit and in this sense it is placed next to the word.”

In the process of translation, it is wrong to understand phraseology in the sense of "broad" and "narrow", it must be understood in one sense. Regardless of how they are classified as linguistic units, aphorisms, proverbs or sayings, fixed speech formulas, "winged words", if they meet the definition of phraseology, they can meet the requirements, that is, they are structurally equivalent to a phrase or sentence. Any fixed lexical semantic units mentioned in dictionaries, which have a figurative, generalized meaning, the lexical elements of which are partially or completely portable, must be included in the scope of phraseological units.

The translation of figurative phraseological units in English into Uzbek can theoretically be divided into four groups:

1) units with complete alternatives in Uzbek, e.g.: *Hands are tied* - *оёқ қўли боғланган* (phrase in the Uzbek language). In this classification, phraseological units are also present in the Uzbek language, and their meaning is the same as the original unit meaning.

**In English:** *I wish I could help you cut through all this red tape (another business idiom meaning administrative procedures) but my hands are tied. My boss won't let me (europelanguagejobs.com)* – **translation.:** *Мен сизга бу қозғозбозликни (бошқа бир бизнес ибораси маъмурий тартиб-қоидаларни англатади) кесиб ташлашга ёрдам беришни хоҳлардим, лекин менинг қўлларим боғланган. Раҳбарим рухсат бермайди.*

*In a nutshell* - *қисқаси, бир сўз билан айтганда* (phrase in the Uzbek language).

**In English:** *His weeks insurance meeting was, in a nutshell, extremely productive and informative (europelanguagejobs.com)* – **translation.:** *унинг ушбу ҳафтадаги сугурта учрашуви, бир сўз билан айтганда, жуда самарали ва маълумотга бой бўлди.*

**Save for a rainy day** – **оғир кунга сақламоқ** (phrase in the Uzbek language). **Инглиз тилида:** *Every company, just like every individual, tries to save for a rainy day (economist.com)* – **translation.:** *Ҳар бир компания, худди ҳар бир шахс каби, оғир кун учун маблағ тежашга ҳаракат қилади.*

There are not many phraseological units in the field of insurance, which have an alternative in English to Uzbek, but they are sufficient for proof, and they include the following compounds. Including: *live from hand to mouth* - *қўл учидан кун кўриши* (кунлик харажат учун пул топиб ҳаёт кечириши); *cover one's back* – *кимнидир кетини ёпиши* (бировни қарзини тўлаш) кабилар киради.

Apparently, in the field of insurance, alternative terms are almost not a problem in translation, but the translator is required to know the alternatives, especially in simultaneous translation, its importance is very valuable. Our analysis has shown that it is advisable to use similar alternatives when translating from Uzbek to English.

2) Phraseological units that are partially compatible in the process of translating from English to Uzbek. *By the book* - *китобдагидек, қўнғилдагидек* (phrase in the Uzbek language). meaning: *To do things strictly by the rules* - *ишни қатъий қоидага мувофиқ бажариши*. In this classification, phraseological units are also present in the Uzbek language, and their meaning is close to the meaning of the original unit.

**In English:** *I don't want to take any chances of getting caught by the financial regulators and having to pay significant fines. We have to do everything by the book (europelanguagejobs.com)* – **translation.:** *Мен молиявий тартибга соливчилар томонидан ушланиб қолиши ва катта миқдордаги жарималарни тўлаш имкониятига эга бўлишни хоҳламайман. Биз ҳамма нарсани китобдагидек қилишимиз керак.*

*Up in the air* - (ҳавода) *осилиб ётибди* (ўзбек тили оғзаки нутқида учрайдиган ибора). In both languages, it is used for cases where the result of a process is abstract.

In English: *We were hoping to sign the contract by the end of the month, but there are still too many things **up in the air** we need to deal with first* (europelanguagejobs.com) – **translation.**: *Биз ой охиригача шартнома имзолашни умид қилган эдик, аммо биз биринчи навбатда шугулланишимиз керак бўлган жуда кўп нарсалар ҳануз (ҳавода) осилиб ётибди.*

Phrases belonging to this group include the following. In particular, such phraseological units as *air cover* – *ҳаво сугуртаси* (авия ҳалокат қопламаси); *act of God* ((*сугурта соҳасида*) қонуний равишда инсон назоратидан ташқарида деб қабул қилинган ҳаракат) -худонинг иши.

The industry units that make up this group are a process that causes relatively more translation problems. Therefore, it requires a very subtle approach from the translator, i.e. to be able to find a descriptive expression of the whole lexical or phraseological unit that makes sense.

3) Phraseological compounds, proverbs or sayings, literary references (aphorisms) based on the life of the English people in English are included in this group, but in Uzbek there must be approximate equivalents. There are hundreds of linguistic-methodological means in the original source that express its national aspect, and it is very rare for such specific units to choose the same alternative means from the language of peoples with a different historical and cultural process. For example, *to carry coals to Newcastle* – direct translation of this phraseological unit translated as - *Нюкаслга кўмир олиб бормоқ*. Newcastle is the city with the most coal deposits in Britain. So it makes sense to *take a particular product to a place where there is a lot of that product*. In this example, the idea is expressed through a logical figurative expression. It corresponds to the Uzbek phrase *ўрмонга ўтин кўтариб бормоқ* (маъноси - эҳтиёж бўлмаган жойга бирор нарса етказиб бериш). Therefore, it is more effective for the translator to use the phrase to carry firewood to the forest instead of the literal translation to carry coals to Newcastle to reconcile the meaning between the original and the language of translation. In some cases, even if there is an Uzbek alternative, from a stylistic point of view, it is better to use descriptive translation techniques to explain the meaning of the sentence. Therefore, it is also useful to translate the phrase to carry coals to Newcastle as doing something unnecessary (redundant).

It should be noted that different opinions can be expressed by researchers about the features of the use of proverbs and sayings as a term. The term proverb is derived from the Arabic word "qavmun" (to say, to speak), which is a short and succinct, figurative, grammatical and logical phrase, a profound sentence. If a proverb is a sentence that has a full meaning, a phrase that has a figurative meaning is half of the proverb. It should be noted that proverbs and sayings, although different from each other, are semantically related genres.

There are not many phrases in the field of insurance, but enough for proof. Including, *money doesn't grow on trees* direct translation will be - *“пул дарахтларда ўсмайди”*, no one is insured with endless money. Its usage: *caution should be exercised when a person overspends, as everyone has a limited amount of money*. This phrase has been refined over the years in the oral speech of the English people and is now widely used in the general use of the English language. There is a similar phrase in Uzbek, but although it is not close in form, there are similarities in meaning and logic. Including, *пулни ердан сунуриб олмоқ*. The phrase is written in a logical whole - (like a fallen tree leaf) in the form of (easy) sweeping money from the ground, and according to its application, it is "used to warn, to be careful when spending money." For example, **in English:** *“Mum, I want all these computer games. Please, buy them for me!”. “Calm down, Paul, money doesn't grow on trees. I can buy only one of them, so decide which one you want”*(preply.com). In the process of translation, money does not grow on trees, but instead of giving money in the form of the phrase I can not sweep the ground, it is expedient and appropriate to the translation technique. **translation.**:*“Она, мен бу барча компьютер ўйинларини хоҳлайман. Илтимос, уларни мен учун сотиб олинг!”*. –*“Тинчлан, Поль, пулни ердан сунуриб олмайман (пул дарахтларда ўсмайди ўрнига). Мен улардан фақат биттасини сотиб оламан, шунинг учун қайси бирини хоҳлаётганингни ҳал қил.”*

The phrase "sweeping the money" is also widely used in Uzbek literature. In terms of meaning, the original does not lose its meaning even when translated into English. For example,

**In Uzbek:**

- ✓ *Менга қара, - аёл эрининг қатъий овозидан чўчиб тушди.*
- ✓ *Ҳозироқ акангни уйига бориб пулларни олиб келасан.*
- ✓ *Дадаси...*
- ✓ *Бор, олиб кел дедимми, олиб кел! Тушундингми?! Мен пулни ердан сунуриб олмайман, қолаверса, акангни кафилигини олмаганман (Қайтар дунё).*

**English translation:**

- ✓ *Look at me, - woman startled by her husband's firm voice.*
- ✓ *Go to your elder brother's house and get the money back, right now."*
- ✓ *Husband ...*
- ✓ *If I told you to fetch, fetch it! Did you understand?! Money doesn't grow on trees, and I have not got your brother's guarantee (муаллиф таржимаси).*

In the context of texts related to the field of insurance, phraseological units can be considered as a microstructure with a certain meaning, regardless of the type and form. In the process of translating them, the function is selected by comparing between the two languages.

E.G.Etkind describes translation as a comparative stylistics of two languages. Because the scientist had repeatedly stated that the task of translation is to recreate the stylistic image of the original in his own language.

4) Units belonging to this group are lexical or phraseological units in the field that reflect the social life of the British, which causes many problems for the translator in the process of translation into Uzbek. For example, ***ambulance chaser*** - it can be translated directly as “тез ёрдам машинаси таъқибчиси”, but in fact it is not correct translation. Instead the correct translation of this phrase is *Бахтсиз ҳодисага учраган одамларни судга даъво қилишга ундаб пул топадиган адвокат* – that is ***адвокат***. Phrases that do not have a similarity to the form are described by G. Rahimov as follows: There is no Uzbek equivalent of the term, which is widely used in English. Therefore, in order to understand its essence, a text is required, i.e., expressions that do not have an alternative are mainly expedient to deduce their meaning depending on the context. For example, in English: *It cost us 1,500 bucks to get that ambulance chaser to go away* - **translation.:** *Ушбу адвокатдан халос бўлиш бизга 1500 долларга тушди.*

While analyzing the field terms, we observed that some phrases cause problems in translation by encountering a real event. Because reality is words that express reality or events that belong to the same language group. Realities belong to a group of words that are inextricably linked to the culture of a particular nation but are utterly foreign to another nation. For example, ***bought the farm*** – direct translation of this phrase can be *фермани сотиб олди*. If we look at the interpretation of the phrase, we come across the following definition: *to die, particularly in an accident or military action* - *муайян бахтсиз ҳодиса ёки ҳарбий ҳаракатлар оқибатида вафот этиши*. This phrase belongs only to the English people, and its expression of a certain reality shows its relation to reality. In addition, there is no Uzbek alternative to the phrase. For example, in English: *You know, yesterday I lost control of my car, almost bought the farm* -translation.: *Биласанми, кеча мен машинамининг назоратини йўқотдим, ўлишимга оз қолди.*

The weight of such phraseological units is common in English. ***Flash for cash*** phraseological unit is also a concept specific to the British insurance industry. According to the Collinsdictionary.online we have such definition “*an insurance scam where a driver flashes their lights at another car to dupe them into believing they are conceding the right of way and then crash into them*”

In this case, the driver who turns on the main headlights will try to recover money from the insurance company.



If the translator is unable to reveal the full meaning of the phrase in the field, placing a note on the phrase and giving its meaning as a reference will prevent the following problems: 1) distortion of the text; 2) inability to disclose the author's interpretation; 3) Problems such as loss of logical reasoning are eliminated. Therefore, in such cases, the most appropriate way is to refer to or interpret the descriptive translation.

Based on our analysis, it was found that the units that cause problems in the translation of the insurance industry are not only phraseological units. Although their place is not felt in everyday consumption, they can officially be called “(distracting) international” words or “deceptive” lexical units in translation practice. However, such lexemes exist at any level of advanced language, and theorists in the field of translation have called such linguistic units “false friends of the translator.”

What are the problems in translating such lexical units?

First, in the similarity of the forms of the original language and the language of translation used by the translator. Furthermore, the reasons for the existence of a similar form in translation may be different, and often this process is the result of the interaction of languages or random proportions. It is known that the appearance of international words in this or that language is characterized by the interaction and the entry of the corresponding word from any third language (for example, Latin, Greek) into both languages. For example, English alphabet, ampere, atlas, atom, banjo, barbarism, benzene, billiards, bull-dog, cafeteria, caravan, catastrophe, chaos, demagogue, dynamo, economic, electric, element, energy, film, Kodak, legal, minimum, pistol, as well as price, bonus, gross, broker, mortgage, dividend and other lexical units in the field of insurance are understandable not only for English speakers, but also for those who speak English as a foreign language. Due to the international activism of these words, it is characterized as such a “common concept”. Problems of translation of such international words pose a number of problems to the translator, especially to the inexperienced translator. In particular, the external graphics and phonetic form of internationalisms attract them, causing the loss of word harmony in accordance with the rules of translation, and the appearance of the original text in a second language is inadequate.

It is clear from these examples that there is no complete coincidence and coherence of the translation of the terms here, for everything is based on precision and reality. However, in some cases, such a coincidence still exists.

## Conclusion

Thus, research on the comparative, translational, structural-typological aspects of phraseological units opens a wide way to solve the general problems of phraseology. In general, the field of translation is the reason why the phraseological units of any field develop, develop, form in the second language without losing the value of the original language. In recent years, significant research work has been carried out by Turkic scholars and translators, and a number of achievements have been made in the field. In addition, the study of national and cultural specifics of phraseological units of languages of different systems through the field of translation studies, the analysis of systemic and semantic types of phraseological units, ethnospecific features of world linguistics.

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