Semantic Derivation in The Formation of Insurance Terminology in English and Uzbek

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Abstract: The emergence of new lexical units in world linguistics is closely linked to the appearance of new objects and concepts. This study explores the formation of insurance-related terms in English and Uzbek through semantic derivation, focusing on the mechanisms of meaning transfer—metaphor, metonymy, and synecdoche. The research identifies structural and cultural peculiarities of semantic derivation in both languages, highlighting universal and national characteristics in the development of domain-specific terminologies.

Keywords: Semantic derivation, metaphor, metonymy, terminology, insurance, Uzbek linguistics, meaning shift.

Introduction: In modern linguistics, the formation of new lexical units reflects the evolving nature of human cognition and communication. The lexical system of a language demonstrates productivity through polysemy, semantic flexibility, and adaptability to the communicative needs of its speakers. Therefore, the growing interest in studying new lexical units is a natural outcome of language users' need to conceptualize emerging realities.

2. Literature Review

The concept of conceptualization has become one of the most relevant issues in contemporary linguistics. The study of concepts across different languages within an anthropocentric paradigm has been discussed by scholars such as R. Langacker, W. von Humboldt, A. Potebnya, G. Lakoff, M. Johnson, A.A. Abduazizov, D.U. Ashurova, A.E. Mamatov, O.Q. Yusupov, Sh.S. Safarov, V.A. Maslova, I.A. Sternin, Z.D. Popova, Yu.S. Stepanov, and A. Wierzbicka. Their works in cognitive linguistics and cultural linguistics provided the theoretical foundation for this study.

The term semantics was first separated from philosophy and introduced into linguistics by the French scholar Michel Bréal in 1883. Later, G. Frege and C. Peirce contributed significantly to establishing semantics as an independent linguistic discipline. F. de Saussure emphasized that semantics studies the evolution of meanings within a language system. Russian linguist Yu.S. Stepanov viewed the emergence of new terms as the result of semantic development, particularly through metaphorical and signification-based transformations.

In Uzbek linguistics, the semantic method of term formation was not a separate object of study before independence. The first significant contribution was made by S. Ibrohimov (1973), followed by S.A. Azizov (1981) and O. Akhmedov (2016), who analyzed semantic processes in musical and legal terminologies. Their findings laid the groundwork for analyzing semantic derivation in specialized fields such as insurance.

3. Methodology

According to many researchers, the formation of terms through semantic methods primarily involves meaning transfer mechanisms such as metaphor, metonymy, synecdoche, and functional analogy. These processes, collectively known as secondary nomination, allow existing lexical items to acquire new specialized meanings. In this study, semantic derivation models in the insurance field are analyzed through comparative and descriptive methods, focusing on English and Uzbek examples.

4. Analysis and Results

4.1. Semantic Derivation in English Insurance

Terminology

English insurance terminology includes numerous examples formed through metaphorical or metonymic extension:

• accident insurance – originally "an unforeseen event," extended to "insurance against accidents."

• broker – from "middleman in trade" to "policy intermediary."

• cash – from "a medium of exchange" to "monetary value in insurance claims."

• collar – from a physical object to "a type of insurance agreement."

• negligence – from "lack of attention" to "failure to exercise reasonable care resulting in damage."

Borrowed terms such as tender (Fr. tendere – "to offer"), surveyor (Fr. surveiour – "inspector"), casco (Sp. casco – "helmet"), and freight (Ger. Fracht – "transport payment") also demonstrate semantic adaptation in English insurance discourse.

A particularly illustrative example is ghost animals, referring to "non-existent animals insured under false claims." This metaphorical expression reflects the conceptual mechanism of invisibility and deception, turning a literal meaning into a specialized insurance term.

4.2. Semantic Derivation in Uzbek Insurance Terminology

In Uzbek, semantic term formation often results from the reinterpretation of existing Turkic, Arabic, or Persian-origin words:

• ko'rik ("inspection") → "vehicle damage inspection";

• rasmiylashtiruv ("formalization") → "insurance documentation";

• baho ("value") → "cost of loss";

• da'vo ("claim") → "official compensation request";

• muomala ("exchange") → "monetary transaction";

• mijoz ("client") → "insured person."

Loanwords also enrich Uzbek insurance terminology: tender, syurveyer, kasko, fraxt, franshiza, kvota, all integrated through phonetic and morphological adaptation.

4.3. Cross-domain Semantic Transfer

Both English and Uzbek contain insurance terms that originated from unrelated domains. For instance:

• state page (from state + page) – "statement of profit and loss";

• fire plate – "a metal sign certifying fire insurance coverage."

In Uzbek, similar semantic compounds appear through metonymy, e.g.:

• qoplama chegara – "final amount of coverage";

• tekshiruv dalolatnomasi – "insurance inspection report."

4.4. Classification of Semantic Insurance Terms

According to semantic function, English insurance terms can be grouped as follows:

1. Person-related terms: appraiser, adjuster, underwriter, beneficiary, broker, dispatcher, policy owner, surveyor, member.

2. Object-related terms: insurance currency, accompanied baggage, insurance contract, property, bordero.

3. Action-related terms: hit and run, advance funding, waive.

4. Location-related terms: back office, adjustment bureau, health maintenance organization.

5. Type-related terms: medical insurance, bank insurance, compulsory insurance.

English insurance metaphors (e.g., ground, tornado, tail, rider) demonstrate both direct and indirect metaphorical relations.

For example:

• ground (literally "earth") → "period when aircraft is stationary";

• tornado → "destructive event" (used metaphorically for financial crises);

• tail → "extended liability period";

• rider → from "horse rider" to "policy amendment."

In Uzbek, metaphorical or figurative expressions like o'limlik ("death fund") or qora kunlik ("savings for a rainy day") also serve insurance-related functions, though they are not officially codified in terminology dictionaries.

5. Discussion

Semantic derivation in both languages reflects the interplay between linguistic creativity and socio-economic change. While English insurance terminology often relies on metaphor and international borrowing, Uzbek terms tend to develop through metonymy, cultural contextualization, and reinterpretation of native lexemes.

The differences in metaphorization intensity and borrowing frequency reveal distinct linguistic worldviews: English emphasizes conceptual abstraction, whereas Uzbek leans toward pragmatic and culturally grounded meaning extension.

6. Conclusion

The study concludes that semantic derivation plays a central role in the formation of insurance terminology in both English and Uzbek. Most insurance terms arise from meaning shift mechanisms such as metaphor, metonymy, and synecdoche. The process reflects both universal linguistic tendencies and national specificities shaped by cultural, historical, and professional contexts.

Metaphor, as a universal cognitive tool, remains the most productive mechanism in developing new terminological meanings.

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