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Kuda ide jezik osiguranja?

https://doi.org/10.46793/ERPO2501.02Z
Primljen: 25. 2. 2026.
Prihvaćen: 4. 3. 2026.
Pregledni naučni rad

Apstrakt

Ovaj rad obuhvata temu koja nije često obrađivana ni kod nas ni u inostranstvu, a to je jezik u oblasti osiguranja. U uvodnom delu istaknuta su polazišta koja se tiču jezika kao sredstva opštenja među ljudima, s težištem na jezik osiguranja. Potom su se u žiži razmatranja našle odomaćene strane reči koje su već niz godina uobičajene, i bez kojih bi stručno opštenje u osiguranju bilo naprosto nemoguće. Njih ćemo se zacelo i dalje držati. Poseban deo istraživanja sprovedenog u radu, kome je, s razlogom, posvećeno i najviše prostora, tiče se tuđica koje nam ni u kom slučaju nisu potrebne, iz razloga što umesto njih imamo na raspolaganju pogodne domaće zamene. Takve strane reči, gotovo u celini, dolaze iz engleskog jezika. U pretposlednjem delu obrađeni su izrazi koji su opšteprihvaćeni, premda su sa jezičkog stanovišta pogrešni. Nikako ne bi bio lak poduhvat da se oni iskorene i zamene tačnim pojmovima, ali vredi uložiti truda. Na kraju rada dat je zaključak, uz predloge koraka koje bi trebalo preduzeti da očuvamo srpski jezik i na polju osiguranja, te da ne koristimo izlišne, veštački napravljene reči.

Ključne reči: jezik osiguranja, tuđice u osiguranju, delatnost osiguranja, rizik, polisa osiguranja

1. UVOD

Ni u jednom jeziku, pa ni u srpskom, čistunstvo koje podrazumeva upotrebu isključivo sopstvenih, domaćih reči nije moguće, niti to bilo kome pada na pamet. Strane reči neprekidno ulaze u govor. Neke se s vremenom gube, druge ostaju. S druge strane, bezrazložno usvajanje nepotrebnih tuđica nešto je što treba izbegavati, jer postoji čitav niz stranih reči i pojmova za koje imamo sasvim prikladne prevode, odnosno zamene.

Stručni izrazi, uključujući struku osiguranja, ne pripadaju svakodnevnom, uobičajenom jeziku. Za jezik osiguranja valja istaći da je u priličnoj meri promenljiv, te da na njega osetan uticaj imaju međunarodna obeležja osiguravajuće delatnosti. Znatno ga opredeljuju kretanja na svetskom i domaćem tržištu. U Srbiji je od važnosti dodatno naglasiti uticaj društava u stranoj svojini koji traje već četvrt veka, i to ne samo na tekuće poslovanje, nego i na jezik. Ali, iz svakodnevnog iskustva zapažamo da nisu presudni strani vlasnici – zanimljivo je da je govor osiguranja gotovo potpuno isti i kod zaposlenih u društvima u domaćem vlasništvu.

Jezička jasnost i određenost od nespornog su značaja. Jezik osiguranja, s jedne strane, mora biti shvatljiv prosečnom osiguraniku, dok, istovremeno, mora biti tačan i nedvosmislen. Obezbeđenje razumljivosti stručnih pojmova na prvom mestu je osiguravačeva obaveza. Da bi se to postiglo, poželjno je što više koristiti naše reči i izraze, iz kojih i oni koji nisu u osiguravajućoj struci mogu barem naslutiti ili brže pojmiti o čemu se, zapravo, radi.

Prigovori o nezadovoljavajućoj shvatljivosti i čitljivosti na prvom mestu se vezuju za uslove osiguranja kao skupove odredaba kojima se uređuju odnosi (prava i obaveze) između osiguravača i ugovarača osiguranja, odnosno osiguranika. Uslovima osiguranja se odvajkada, i to s punim pravom, prigovara nedovoljna jasnost kojoj na prvom mestu doprinose nerazumljive tuđice. Nemuštost i nepreglednost uslova nikako ne odgovaraju stranci kada želi doneti odluku o kupovini polise ili kasnije, kada dođe do štete (Žarković, 2022, 32).

2. UVREŽENE TUĐICE

Jednako kao u srpskome jeziku u celini, jedan broj stranih reči toliko je dugo prisutan i rasprostranjen u jeziku osiguranja, da bez njih nikako ne bi moglo. Već sama reč *osiguranje* tuđeg je porekla, a isto važi i za niz drugih stručnih reči, od kojih u nastavku obrađujemo neke od najčešćih.

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2. 1. Osiguranje

U stručnom smislu i svakodnevnom govoru, reč osiguranje ima više značenja (Žarković, 2025, 7):

• u osnovnom smislu, ono podrazumeva privrednu, uslužnu delatnost koja štiti čoveka i njegovu imovinu od posledica dešavanja brojnih opasnosti, odnosno služi za zadovoljenje posebnih čovekovih potreba. Na taj način stvara se neophodna bezbednost u privredi i društvu u celini;

• pod osiguranjem se smatra i zaključeni ugovor o osiguranju;

• taj izraz isto označava osiguravajuće društvo kao preduzeće koje se u svom poslovanju mora pridržavati ustaljenih načela struke;

• kada se kaže osiguranje, u nekim slučajevima misli se na vrstu osiguranja;

• pod ovim pojmom može se, takođe, podrazumevati novčani iznos koji osiguravač isplaćuje osiguraniku po nastupanju osiguranog slučaja;

• ponekad reč osiguranje znači i tržište osiguranja.

Od važnosti je skrenuti pažnju da su u davna vremena *osiguranje* i *obezbeđenje* bile istoznačnice. U Zakonu o osiguravajućim društvima donetom u Kraljevini Srbiji pre ravno 134 godine, koji je imao svega petnaest članova, a važio je u Srbiji i posle Prvog svetskog rata, korišćene su ravnopravno obe reči, odnosno iz njih izvedeni pojmovi poput *obezbeđenih lica* ili *društava za obezbeđenje* (Zakon o osiguravajućim društvima, 1892). Ako se prebroje svi ti izrazi iz zakona, uključujući njegov naslov, zapažamo da ih je za osiguranje vezano trinaest, a za obezbeđenje devet.

Danas su stvari, naravno, sasvim drugačije. Srpska reč *obezbeđenje* ima potpuno druga značenja, jer ju je tuđica *osiguranje* istisnula. Konačno da navedemo i njen koren, a to je sigurno – latinski securus, italijanski sicuro (Košutić, 1988, 8).

2. 2. Osigura(va)č

Kao što je dobro poznato, osiguravač je strana iz ugovora o osiguranju koja se obavezuje na naknadu štete, odnosno isplatu ugovorenog novčanog iznosa osiguraniku ili nekom trećem licu kada se ostvari događaj koji predstavlja osiguravajući slučaj. To znači da je osiguravač ugovornik koji na sebe preuzima obavezu pružanja osiguravajućeg pokrića.

Ono što je zanimljivo, a možda i sporno, jeste postojanje slične reči sa istim značenjem – *osigurač*. Neki je izričito odbijaju, navodeći da je to uređaj koji štiti električne instalacije prekidajući dovod struje u slučaju visokog napona ili kratkog spoja. Nesporno je da dajemo prvenstvo jednoznačnom pojmu *osiguravač*, ali, isto tako, ima nekoliko jakih razloga koji upućuju da ni pojam *osigurač* ne treba potpuno zanemariti.

Najpre, navodimo rečnik Srpske akademije nauka i umetnosti u kome za drugo značenje reči osigurač stoji sledeće: „službenik koji se bavi poslovima osiguranja, predstavnik osiguravajućeg društva odnosno osiguravajuće društvo, firma koja se bavi poslovima osiguranja, osiguravatelj" (SANU, 2010, 327). Kao drugi razlog ukazujemo na dobro znanu knjigu *Pravo osiguranja* profesora doktora Predraga Šulejića koja je od 1973. do 2005. godine doživela pet izdanja (Slavnić, 2019, 5–6). Profesor Šulejić u svome najznačajnijem delu koristi isključivo reč osigurač. Treći razlog je čisto jezičke prirode: u svakodnevnom radu u osiguranju daleko se više koristi glagol osigurati nego njegov trajni vid osiguravati, što nas ponovo dovodi do istog zaključka.

2. 3. Rizik

Rizik je, jamačno, jedan od osnovnih činilaca osiguranja. Jezički se vezuje za špansku reč *riesco* i italijansku reč *risco*, a obe potiču od latinskog *resecum*, što bi se dalo prevesti kao *onaj koji seče*. Radi se o izrazu koji se koristio u plovidbi, tičući se opasnosti koje su pretile brodovima, mornarima i pomorskoj trgovini od hridina i stena. Reč rizik povezuje se sa začecima pomorskog osiguranja još od XIV veka (Liuzzo, Bentley, Giacometti, Bonfante, Serraino, 2014).

Sa gledišta osiguranja, rizik ima tri značenja. U svom osnovnom značenju, rizik je *mogućnost nastanka* privredno ili društveno štetnog događaja, odnosno događaja koji podrazumeva osiguravačevu obavezu da nadoknadi štetu ili isplati novčanu svotu u skladu sa uslovima osiguranja (Zweifel, Eisen, 2012, 31). Pod rizikom se često podrazumeva i *sam događaj* koji će svojim nastupanjem izazvati štetu: požar, poplava, krađa, eksplozija, sudar i mnogi drugi. U praksi rizik znači i *predmet osiguranja*, kao što je, recimo, lice za koje je zaključeno osiguranje od posledica nesrećnog slučaja, zgrada osigurana od požara, brod i teret koji se prevozi i tako dalje. U ovom smislu, u teoriji i praksi osiguranja govori se o „dobrom" i „lošem" riziku (Šulejić, 2005, 83).

Kao što je istaknuto, reč obezbeđenje u smislu osiguranja već odavno je iščezla; međutim, za rizik imamo dobru zamenu koja se u svakodnevnoj praksi široko koristi – a to je *opasnost*. Slikoviti primeri su spojevi reči: osnovne opasnosti, osiguranje od svih opasnosti, stepen opasnosti i mnogi drugi.

2. 4. Polisa osiguranja

Jedan od najčešćih pojmova u osiguravajućoj delatnosti nesumnjivo je *polisa osiguranja*. Ona je najznačajnija isprava u poslu osiguranja, određujući prava i obaveze učesnika. U nekim slučajevima polisa predstavlja oblik ugovora o osiguranju. Kada to nije, ona je, u prvom redu, dokazno sredstvo o sklopljenom osiguranju pošto sadrži sve najvažnije sastojke zaključenog ugovora. Kod nekih vrsta osiguranja polisi se daje i jače dejstvo, pa može predstavljati ispravu o dugu, ukoliko je ugovoreno da će osiguravač platiti naknadu štete samo uz njenu predaju. Dalje, ona može biti legitimacijska hartija kojom se dokazuje pravo na potraživanje iz osiguranja. Polisa se pojavljuje i kao hartija od vrednosti, a nekada takođe služi za ostvarivanje prava iz nekog drugog posla, zatim i kao dokaz izvršene ugovorene obaveze (recimo, kod kupoprodaje koja obuhvata i obavezu osiguravanja). Sastojci koje obično sadrži su sledeći: ugovornici, osigurano lice ili osigurana stvar, rizici, trajanje osiguranja, premija osiguranja, svota osiguranja (odnosno odredba da je osiguranje neograničeno), datum izdavanja polise i drugo (Jovanović, 2016, 132–133).

Reč polisa takođe ima dugu povest. Smatra se kako se u osiguranju upotrebljava od XVI veka. Jedan od njenih korena jeste srednjovekovni latinski jezik u kome je *apodissa* značila *priznanica za novac*. Kasnija ishodišta su francuska reč *police* (*ugovor*, *tovarni list*) i italijanska *polizza* (*beleška o poslu*, račun) (Etymonline, 2026).

Za polisu osiguranja postoji istoznačnica na srpskome jeziku, što mnogima verovatno nije poznato. Reč je o izrazu *svedodžba o osiguranju* (Tasić, 1975, 68). Upravo tako; polisa dokazuje, odnosno svedoči da je osiguranje zaključeno, tako da je svedodžba o osiguranju pojam koji se može oceniti sasvim prihvatljivim.

2. 5. Kasko osiguranje

Kasko osiguranje je svodni izraz za različite oblike zaštite saobraćajnih, odnosno prevoznih sredstava, njihovog trupa, uređaja, opreme i pribora od oštećenja, uništenja ili nestanka. Javlja se u raznim granama, kao što su kasko osiguranje motornih vozila, kasko osiguranje brodova, vazduhoplovno kasko osiguranje, osiguranje satelita. Vidovi pokrića koji obuhvataju prevozna sredstva koja se kreću po vodi i vazduhu, odnosno svemiru, spadaju u grupu osiguranja prevoza. S druge strane, kasko osiguranje motornih vozila (putničkih i teretnih) čini posebnu granu, s tim što se negde osiguranje šinskih i posebnih prevoznih sredstava takođe ubraja u osiguranje prevoza (Žarković, 2024, 185).

Od latinskog glagola *quassare*, što znači *lomiti*, *razbiti*, *smrviti*, potekla je španska imenica *kasko* (*casco*), čije je značenje *brodski trup* (Vujaklija, 1954, 411), odnosno *lađa bez tereta* (Petranović, 1984, 250). Reč kasko prvo je ušla u pomorsko osiguranje, koje je, istorijski posmatrano, najstarija vrsta osiguravajuće zaštite. S vremenom, izraz kasko počeo se primenjivati u osiguravanju svih saobraćajnih sredstava.

Za izraz *kasko* nemamo odgovarajuću istoznačnicu. Način da se on ne pomene jeste navođenje samo prevoznog sredstva koje se osigurava. Tako se u našem Zakonu o osiguranju navode osiguranje motornih vozila, osiguranje šinskih vozila, osiguranje vazduhoplova i osiguranje plovnih objekata (Zakon o osiguranju, 2014, 2021, čl. 9). Sve te vrste neživotnih osiguranja su kasko osiguranja.

Uticaj Španije kao vodeće pomorske, a samim tim i svetske sile, svakako je doprineo da se, uz već pomenutu reč rizik, i pojam kasko iz španskog govornog područja postepeno proširi u jezike osiguranja mnogih zemalja. Posle slabljenja Španije, svetska privredna i vojna sila broj jedan prvo je postala Velika Britanija, a zatim SAD. To je uslovilo da već nekoliko vekova najveći broj reči koje ulaze u osiguranje potiče iz engleskog jezika.

3. IZRAZI ZA KOJE SU TUĐICE NEPOTREBNE

Za razliku od uvreženih i neophodnih tuđica, postoji čitav niz stranih izraza koji nam u jeziku osiguranja ne trebaju, jer za njih imamo potpuno odgovarajuće domaće pojmove. Najčešći od njih predstavljeni su u narednim podnaslovima. Bezrazložno isterivanje srpskih nauštrb, pre svega engleskih reči, tu nikako nema smisla. U produžetku napisanog bavićemo se upravo takvim pojmovima.

3. 1. Delatnost osiguranja

Izraz *osiguravajuća delatnost*, to jest *delatnost osiguranja*, ima dva značenja. Prvo je privredna grana sa izuzetnim značajem u privredi gotovo svake zemlje, čiji je zadatak pokriće rizika kod osiguranika. U njenom okviru sprovodi se veliki broj vrsta osiguranja kojima se nudi opsežna zaštita. Drugo značenje podrazumeva celokupnost poslova koji prate osiguravanje i koje obavlja osiguravajuće društvo u svrhu zadovoljenja brojnih privrednih, društvenih i pojedinačnih potreba za obezbeđenjem imovine i lica. Osiguravajuća delatnost ima visoko razrađene radne postupke i načela, zasnovane na stručnom i naučnom pristupu (Žarković, 2024, 366).

Ali, umesto pojmova delatnost osiguranja ili osiguravajuća delatnost, danas često srećemo rogobatnu kovanicu *industrija osiguranja*. *Insurance industry* sasvim je uobičajen i primeren izraz, ali za englesko govorno područje. Prenošenjem (ne prevođenjem!) dobija se industrija osiguranja. Taj nadasve čudan spoj reči trebalo bi svima nama ne samo da zapadne za oko, već i da zasmeta.

Jer, dobro je znano da se *industrijom* u srpskome jeziku označava: privredna grana koja prerađuje sirovine u poluproizvode ili proizvode; proizvodna delatnost, a naročito obrtna proizvodnja naveliko, za razliku od zanatstva; privredna grana koja obuhvata tvorničku radinost ili uži ogranak te privredne grane, što se kazuje dopunom: prehrambena industrija, industrija boja, industrija hartije, tekstilna industrija, mašinska industrija i tako dalje. U finansijama, u koje, u širem smislu, spada i osiguranje, ne može biti reči ni o kakvoj industriji. (Žarković, 2012, 60).

3. 2. Društvo za osiguranje

Osiguravajuće društvo je osobito privredno društvo koje pruža osiguravajuću zaštitu, jemčeći osiguranicima za preuzetu ugovornu ili zakonom propisanu obavezu nošenja rizika, uz naplatu premije po utvrđenom cenovniku. Po nastupanju osiguravajućeg slučaja društvo za osiguranje dužno je isplatiti ugovorenu naknadu. Obavljanje tog zadatka izuzetno je složeno i podrazumeva čitav niz drugih pratećih poslova. Oblik u kojem određeno osiguravajuće društvo deluje prilagođen je posebnostima njegovog posla, granama osiguranja kojima se bavi i njihovim obeležjima, zavisi od razvojnih ciljeva društva, od prostornog područja na kojem deluje, od stepena nadmetanja na tržištu i drugog (Vojinović, 2025, 43–44, 84).

U Zakonu o osiguranju Republike Srbije pominje se jedino izraz *društvo za osiguranje*. Njemu je (uz društvo za reosiguranje) posvećena cela druga glava (Zakon o osiguranju, 2014, 2021, čl. 20–81). Sasvim je prihvatljivo reći i *osiguravajuće društvo*, jer su u pitanju istoznačnice. Ono što nikako nije prihvatljivo jeste korišćenje pojma *kompanija za osiguranje*, polazeći od engleskog *company*. Englezi imaju svoju, a mi svoju reč. Nije ispravno ni ubacivati u zvaničan osiguravačev naziv i reč *kompanija* i reč *društvo*, jer je to kao kada bismo rekli „osiguravamo od brojnih rizika opasnosti".

3. 3. Mešoviti osiguravač

Nakon obrađenog društva za osiguranje, prelazimo na *mešovitog osiguravača*, pod čime se misli na osiguravajuće društvo koje se bavi i životnim i neživotnim osiguranjima. Prema našem Zakonu o osiguranju, novoosnovano društvo može se baviti ili jednim ili drugim poslovima (Zakon o osiguranju, 2014, 2021, čl. 24). U Evropskoj uniji takođe nije dozvoljeno utemeljenje novih društava za bavljenje i životnim i neživotnim osiguranjem. Ta zabrana nema, međutim, nekog praktičnog dejstva, jer je svim ranijim osiguračima dozvoljen nastavak poslovanja, uz obavezu razdvajanja osiguravajućih fondova. Takođe, i mnogi osiguravači koji se, polazeći od razloga poslovne politike ili od dobijene radne dozvole, bave samo jednom vrstom osiguranja, ili s nekoliko srodnih vrsta, povezuju se i udružuju, tako da opet imaju ponudu raznih vrsta osiguravajućeg pokrića (Fürstenwerth, Weiβ, Consten, Präve, 2019, 463).

U našem govoru našla se još jedna čudna, suvišna i rđava kovanica, *kompozitni osiguravač*. Već se podrazumeva da je u Srbiju došla prostim presađivanjem engleskog *composite insurer*. I ovde postoji prava, domaća zamena, koje treba da se držimo, a to je *mešoviti osiguravač*.

3. 4. Svota osiguranja

U glavne sastojke posla spada i svota osiguranja. To je iznos utvrđen ugovorom o osiguranju ili zakonom kao gornja granica osiguravačeve obaveze prilikom isplaćivanja naknade iz osiguranja (premda katkad granica može biti i prekoračena, ali to je već druga tema). Kod ovoga izraza dva glavna zakona u Srbiji koji se tiču osiguranja su protivrečni. Zakon o obligacionim odnosima osamnaest puta navodi pojam *svota osiguranja*. U Zakonu o osiguranju *suma osiguranja*, kao izraz sa jednakim značenjem, pominje se četiri puta. Suma osiguranja se nijednom ne navodi u prvom, kao ni svota osiguranja u drugom zakonu.

Prilika je da na ovom mestu pomenemo i izraz *osigurana svota* koji se koristi u osiguranju lica a ima isto značenje kao svota osiguranja u osiguranju imovine. U Zakonu o obligacionim odnosima taj spoj reči sreće se dvadeset osam puta. Zakon o osiguranju, sa svoje strane, pominje *osiguranu sumu* dva puta. Opet, kao što je maločas istaknuto, oba zakona su isključiva ne upotrebljavajući onaj drugi pojam.

Uvidom u oba zakona, i to ne samo povodom svote osiguranja, očevidno je da se jezičkim pitanjima mnogo više pridavala pažnja u vreme kada je donošen Zakon o obligacionim odnosima i da je prednost davana srpskim rečima. S tim u skladu, nedvosmislena preporuka bi bila da se kada zborimo i pišemo služimo *svotom osiguranja* i *osiguranom svotom*.

3. 5. Osiguravajuća usluga

Usluga osiguranja čest je izraz u savremenoj osiguravajućoj praksi. Osiguravač je nudi osiguranicima i ona se ovaplоćuje u ugovoru o osiguranju, odnosno u polisi osiguranja. Reč je o naročitoj, nevidljivoj usluzi koja dolazi do punog izražaja tek kada se isplaćuje naknada, budući da puko nošenje rizika nije primetno.

Jedan od spojeva koji ni u kom slučaju nije u duhu srpskoga jezika je i *proizvod osiguranja*. Osiguranje predstavlja nužnost same proizvodnje, jer je treba zaštititi, ali njegovo mesto u privrednom procesu ne spada u oblast proizvodnje (Bijelić, 2002, 25). Kao što osiguranje nije industrija, tako ne može biti ni njegovih proizvoda. Ispravno je samo i jedino *usluga osiguranja*, to jest *osiguravajuća usluga* (Vuksanović, 2013, 73).

3. 6. Preuzimač rizika

Spoj reči *preuzimač rizika* ima dva značenja. Prvo se tiče lica koje kao osiguravačev radnik ili opunomoćenik utvrđuje prihvatljivost rizika za osiguranje, određujući uslove za njegovo zaključivanje. Ta osoba pregleda predmet osiguranja i prikuplja podatke potrebne za sklapanje ugovora. Ukoliko rizik nije poželjan, preuzimač će ga odbiti. Povrh toga, u izvornom smislu, pojam preuzimač rizika znači osiguravač. Naime, reč *underwriter* proistekla je iz početnog razdoblja Lojda kada su trgovci u kafani Edvarda Lojda potpisivali svoja imena uz prihvaćene udele u nošenju rizika od mora na posebnoj cedulji kao svojevrsnom obliku lista pokrića (Purvis, 2010, 2).

Zanimljiv je skorašnji odgovor jednog radnika zaposlenog u društvu za osiguranje na pitanje šta znači *anderajter* kao zanimanje koje mu stoji na posetnici – „Lepo zvuči, a niko ne zna šta je to". Da bi svi znali šta je to, umesto prenete, a ne prevedene engleski reči treba isključivo kazivati *preuzimač rizika*.

3. 7. Stranka

Stranka je čest izraz u osiguranju, s tim što se, naravno, sreće i kod mnogih drugih delatnosti, odnosno poslova, kao što su bankarstvo, trgovina ili advokatura. Njime se označavaju osiguranik ili mogući osiguranik, pravno, odnosno fizičko lice, kao kupac ili korisnik usluga iz delatnosti osiguranja. Stranka često upotrebljava usluge zastupnika osiguranja ili posrednika osiguranja. Ona je isto treće lice u osiguranju od odgovornosti, a izraz se koristi i u reosiguranju (Wagner, 2017, 438).

Svedoci smo da se pojam stranka u osiguranju u današnje vreme potpuno neopravdano, bez ikakvog razloga, maltene u vidu zaraze, istiskuje kako bi ustupila mesto *klijentu*. Mnogi kao da su zaboravili na našu reč *stranka* kao pravu kojom se ovom prigodom valja služiti.

3. 8. Posrednik osiguranja i zastupnik osiguranja

Mesto posrednika osiguranja i zastupnika osiguranja u našoj zemlji dobilo je na važnosti tokom poslednjih dvadesetak godina. Njihova uloga na tržištu Republike Srbije danas je nezamenljiva.

Posrednik osiguranja je lice koje se redovno pojavljuje sa strane osiguranika, čuvajući prvenstveno njegove interese i stručno mu pomažući. To je osoba koja posreduje pri zaključenju ugovora o osiguranju ostajući van ugovornog odnosa. Radi se o poslu čiji je predmet nastojanje da se budući osiguranik dovede u vezu s nekim od osiguravajućih društava kako bi pregovarao o sklapanju ugovora. Veoma često je za rizik neophodno obezbediti osiguravajuću zaštitu po meri pojedinca, gde najbolje mogu pomoći posrednici kao stručnjaci s velikim iskustvom. Posrednik osiguranja savetuje svoga nalogodavca, osiguranika, o vrsti i obimu osiguravajućeg pokrića, o izboru osiguravača, pregovara sa raznim društvima za osiguranje o visini premije i drugim pojedinostima, te prati kasniji tok odvijanja ugovora, a posebno mogući nastanak štete. Osiguravač mu po zaključenju ugovora izmiruje posredničku proviziju, ali nije neobično da posrednik i od osiguranika naplati neke troškove (Jovanović, 2016, 125).

S druge strane, zastupnik osiguranja je, po pravilu, lice koje zaključuje ugovor o osiguranju u ime i za račun društva za osiguranje kao nalogodavca. Sem toga, može obavljati i usluge koje se tiču menjanja, produženja ugovora ili pak davanja izjava za njegov otkaz, odnosno raskid. U delokrug zastupnikovih poslova takođe spada izdavanje polisa, ubiranje premije, primanje izjava upućenih osiguravaču, procena rizika, obrada šteta. Zastupnik je samostalan ili u radnom odnosu sa vlastodavcem. Uz određivanje obima zastupnikovog ovlašćenja i poslova koje treba da obavi, ugovorom o zastupanju utvrđuju se ostala prava i obaveze ugovornika. To, u prvom redu, podrazumeva pravo na zastupničku proviziju koja se može ugovoriti prema vrsti osiguranja, broju sklopljenih ugovora, njihovoj vrednosti i slično (Šulejić, 2005, 158–159).

U Zakonu o osiguranju, u knjigama i naučnim člancima iz ove oblasti, uobičajeno se koriste izrazi posrednik i zastupnik, kako i treba da bude. Pa ipak, pomodnost i površnost kod dela ljudi koji zbore jezikom osiguranja dovela je do toga da kazuju *broker* i *agent*, kao da ne znaju kako bi to valjalo reći na srpskom.

3. 9. Veštačka pamet

Veštačka pamet je jamačno tema o kojoj se poslednjih godina u osiguravajućoj delatnosti najviše raspravlja i koja izaziva najviše nedoumica. U pitanju je podoblast računarstva čiji je cilj razvijanje programa koji računarima omogućuju da se ponašaju na način koji bi se uslovno mogao označiti pametnim. Osiguravači takođe upotrebljavaju odgovarajuće programe, i to poslednjih godina u sve većoj meri. Veštačku pamet primenjuju radi sklapanja i kasnijeg sprovođenja ugovora o osiguranju (osobito kada nastane osiguravačeva obaveza izmirenja naknade). Njome, isto tako, zna biti podržan razvitak novih osiguravajućih rešenja. U svakom slučaju, u središtu uvek stoji obrada i potonje korišćenje obilja podataka.

Veštačka pamet je tehnologija koja preobražava. Taj izraz obuhvata oponašanje čovekovog razuma u računarima programiranim da razmišljaju kao ljudi, te da oponašaju njihove radnje. Izraz se može primeniti i na ma koji računar kojeg obeležava rad povezan sa obeležjima ljudskog uma, poput učenja ili rešavanja otvorenih pitanja. Uzorno obeležje veštačke pameti je njena sposobnost usklađivanja sa zdravim razumom i preduzimanje koraka s najboljim izgledima za otelotvorenje određenog cilja. Potpodručje veštačke pameti je mašinsko učenje, koje se odnosi na postavku da računarski programi mogu sami učiti iz novih podataka i prilagođavati im se bez čovekove pomoći (Investopedia Team, 2026).

Ukoliko u englesko-srpskim rečnicima potražimo prevod reči *intelligence*, naići ćemo i na *pamet*. Nema nikakvog razloga da se *artificial intelligence* ne prevodi kao *veštačka pamet* i kada govorimo o osiguranju.

3. 10. Zaliha platežnosti

Uopšteno govoreći, ovaj pojam označava meru dovoljnosti kapitala s kojim raspolažu društva za osiguranje, i ona se koristi za ocenu njihove novčane podobnosti. Zaliha platežnosti je sedamdesetih godina prošlog veka uvedena smernicama za osiguranje u zemlje Evropske unije, ali se koristi i van ovoga privredno-političkog udruženja. Svrha njene primene je obezbeđenje dodatnih sredstava kojima bi se izmirila veća odstupanja šteta od proseka. Sasvim je razumljivo što se različito računa za neživotno i životno osiguranje (Hansell, 1999, 353).

U našem Zakonu o osiguranju taj izraz se pominje više od trideset puta i naziva se *marginom solventnosti*, što na srpskom jeziku zvuči krajnje nejasno. I na ovome primeru je očito kako se zakonodavac, nažalost, nije uvek udubljivao u jezička pitanja. Međutim, iz tumačenja u prethodnom stavu savršeno je jasno da nema smisla presađivati *solvency margin* ili *margin of solvency* u srpski i šta je *zaliha platežnosti* kao prevod tog sklopa engleskih reči.

3. 11. Usklađivanje s propisima

Izraz *usklađivanje s propisima* podrazumeva dovođenje poslovanja društava za osiguranje i ostalih novčanih ustanova u sklad sa posebnim pravilima – zakonima i podzakonskim propisima (odluke, pravilnici, uputstva, uredbe). Takva društva imaju brojne osobenosti u poređenju s privrednim društvima iz drugih delatnosti. Stoga su ona u svim zemljama dužna uskladiti svoje poslovanje sa brižljivo propisanim zakonskim okvirom, ali i sa moralnim načelima. To ide u prilog uspostavljanju postojanosti novčanog tržišta i poverenja učesnika na njemu. Mnoga od društava imaju zaposlene proveravače usklađenosti s pravilima sa širokim ovlašćenjima u delokrugu rada, odnosno posebna odeljenja koja se bave tim poslovima. Usklađivanje s propisima doprinosi ugledu preduzeća u javnosti i poboljšanju njegovog novčanog položaja (GDV, 2021, 5–6).

Značenje ovoga pojma, raširenog u inostranstvu, a srazmerno novog u domaćoj osiguravajućoj praksi, savršeno je jasno. Uprkos tome, neretko čujemo *komplajns* (izvorno *compliance*), za šta je teško naći razumno objašnjenje.

3. 12. Ulagačko osiguranje života

Gotovo da je nemoguće pričati o savremenim vidovima osiguranja života a da neko ne kaže *junit linkt*. Za nas je to još uvek nova usluga, dok se u inostranstvu sprovodi već desetinama godina. Iz dole navedenog objašnjenja proizlazi da se i te kako može lepo prevesti kao *ulagačko osiguranje života*, te da je sasvim je bespotrebno prenositi u srpski jezik osiguranja engleski spoj reči *unit-linked life insurance*.

Radi se o posebnom obliku osiguranja života kod kog osigurana svota, plativa po isteku ugovora o osiguranju (ili i pre toga, u slučaju osiguranikove smrti), zavisi od prinosa na novac uložen u ulagačke fondove. Osiguranik sam odabira raspored svojih sredstava po ponuđenim fondovima, prati delotvornost ulaganja i, po želji, menja sastav udela seleći se iz jednog u drugi fond. To može prepustiti i odgovarajućem stručnom preduzeću. Deo premije osiguranja služi za kupovinu učešća u fondovima, dok se ostatkom pokrivaju troškovi osiguravanja i rizik od smrti. Ovaj vid zaštite osiguraniku predstavlja delotvorno sredstvo preko kojeg može neposredno povećati osiguranu svotu. Prednost za osiguravača ogleda se u tome što je svaki rast ili gubitak prinosa od ulaganja prepušten vlasniku ulagačke polise preko promene vrednosti njegovih udela. Ulagački rizik pada na osiguranikov teret, uz zajemčeni najniži iznos ugovorene svote u slučaju doživljenja utvrđenog broja godina ili smrti. Ovaj oblik pokrića dobio je na značaju zbog prilagodljivosti i otvorenosti, ali i činjenice što su prinosi, gledano na duži rok, viši nego kod svakidašnjih polisa (Fürstenwerth, Weiβ, Consten, Präve, 2019, 311).

3. 13. Ugrađeno osiguranje

Na jednom od nedavnih savetovanja iz oblasti osiguranja bio je priređen okrugli sto na kome su svi učesnici bili uporni i jedinstveni u ponavljanju *imbedid inšuransa*. A pitanje je da li je baš svako od njih znao tačno šta je posredi.

U pitanju je osiguranje koje preduzeća koja nisu osiguravači, neposredno i jednostavno, stopljeno sa svojim proizvodima ili uslugama, prodaju uz primenu napredne tehnologije i korišćenje obilja podataka. Tako će, recimo, prodavnica nameštaja uz svoj osnovni proizvod kupcu na licu mesta (ili daljinski) prodati i osiguranje domaćinstva. Trgovac računarima će na isti način prodati osiguranje računara, a turistička kuća putno osiguranje. Osiguravajuća društva ovakvim pristupom teže povećanju opšteg zadovoljstva osiguranika, izlazeći prilagođenim rešenjima u susret njihovim, često složenim potrebama (Stanczyk, 2021).

Na engleskom se to naziva *embedded insurance*, ali zašto bismo tako izgovarali na srpskom kada imamo dva lepa prevoda – *uklopljeno osiguranje* i *ugrađeno osiguranje*.

3. 14. Pokazateljsko osiguranje

Sa unapređenim obrascima prerade podataka osiguravači mogu bolje ispitati i bolje shvatiti pokretače ostvarenja rizika. Pri tome su neophodni razvoj polisa i uvođenje noviteta sa stanovišta obilja podataka, kako bi se proširio obim pokrića u odgovoru na izmene u okruženju. Pokazateljsko osiguranje je pravi primer korišćenja podataka na savremeni način.

O čemu se tu radi? Dobro je poznato da se isplata odštete po ustaljenom ugovoru o osiguranju temelji na stvarno nastalim štetama. Novija tržišna kretanja dovela su do drugačijeg vida obezbeđenja od nekih vrsta opasnosti, pokazateljskog osiguranja, gde izmirenje zavisi od određenog podatka, pokazateljskog izazivača, nezavisno od stvarno nastupile štete. Takvi izazivači su fizičke veličine povezane sa opasnošću i štetom, kao što su količina padavina u slučaju poplave ili suše, temperatura vazduha u slučaju suše, jačina zemljotresa ili brzina vetra. Isplata će uslediti čim, recimo, tokom određenog razdoblja ne padne određeni broj litara kiše na nekom poljoprivrednom području i nastupi suša.

Ipak, u skladu sa načelom odštete prisutnim u imovinskim osiguranjima, obeštećenje bi i kod pokazateljske polise trebalo da bude što pravičnije. Budući da osiguravačeva obaveza isplate naknade zavisi od spoljnog merila, isključuje se dejstvo pristrasnog rizika, čovekovog ponašanja, koje bi podsticalo nastanak štetnog događaja. Takođe, obe ugovorne strane imaju jednak pristup podacima, odnosno pokazatelju, što podrazumeva jednakost dostupnosti obaveštenja. Obrada šteta ne postoji, što smanjuje osiguravačeve troškove (AXA Climate, 2026).

Pošto se izneti vid zaštite na engleskom zove *parametric insurance*, nije neobično što su ga mnogi kod nas odmah prozvali *parametarsko osiguranje*, ne tražeći, niti udubljujući se u primereni prevod koji glasi *pokazateljsko osiguranje*.

4. NEISPRAVNI POJMOVI

Srpski jezik osiguranja obuhvata i izraze koji su netačni, ali su toliko odomaćeni i rašireni da ih je izuzetno teško izbaciti. Isto je i sa drugim jezicima. Primera radi, u nemačkom takvi pojmovi nazivaju se netehničkim (Farny, 2011, 18).

Jedan od veoma čestih spojeva reči koji bi se pribrojao ovoj skupini jeste *osigurani rizik*. Spoj je protivrečan, budući da znači da se radi o riziku koji smo osigurali, a ne od koga smo se osigurali. Verovatno najpodesnija zamena jeste *osiguravajući rizik* kao izraz koji je nezamisliv izvan delatnosti osiguranja i koji odgovara suštini jezičke poruke (Vuksanović, 2013, 71). Osiguravajući rizici zaista su brojni: lom mašina, požar, eksplozija, nesrećni slučaj i mnogi, mnogi drugi. Podrobno su obrađeni u uslovima osiguranja, zavisno od odgovarajuće vrste osiguravajuće zaštite.

Nadalje, slučaj pokriven osiguranjem znači nastanak okolnosti koje, na osnovu ugovora o osiguranju ili zakona, obavezuju osiguravača da osiguraniku isplati naknadu iz osiguranja ili učini šta drugo (recimo, da štete izmiri u obliku prirodne naknade ili, u osiguranju od odgovornosti, da brani osiguranika od neosnovanih odštetnih zahteva trećih lica). Nije moguće izvesti jedinstveni pojam takvog slučaja za sve vrste osiguranja, jer ga određuju rizici koji su vrlo različiti (Bennett, 2004, 248). Ali, zato je moguće istaći i naučiti da je izraz *osigurani slučaj* nepravilan, budući da osiguranik ne osigurava slučaj, već se sam osigurava ako se neželjeni događaj desi. Od nekoliko mogućnosti, najkraći ispravan pojam bi glasio *osiguravajući slučaj* (Vuksanović, 2013, 72).

Šteta i odšteta predstavljaju drugu stranu posla osiguranja, ako kao prvu posmatramo istavljanje polise. Šteta znači materijalni, odnosno psihološki udes, dok je odšteta prevashodno novčana radnja koja se preduzima kao ispunjenje osiguravačeve ugovorne obaveze. Sa tog stajališta neretko se čuje pogrešno *isplata štete*, budući da se štete nadoknađuju plaćanjem odštete. Dakle, valja reći *naknada štete* i *isplata odštete*, odnosno *izmirenje odštete*.

5. ZAKLjUČAK

U godinama koje su pred nama očekujemo ubrzane promene u osiguravajućoj delatnosti na svetskom, kao i na domaćem tržištu, što će se neminovno odraziti na jezik osiguranja. Polazeći od rasporeda snaga u međunarodnoj politici i privredi, on je već odavno pod uplivom engleskog. Ali, pošto se odnosi u svetu poslednjih godina iz temelja menjaju, ne bi bilo iznenađenje da se u osiguranju počnu ustaljivati i izrazi iz jezika nekih novih vodećih svetskih sila.

Iz svega navedenog u ovome radu, jasno je kako je kod nas prisutna nebriga za jezik osiguranja. Zbog pomodarstva i lažnog uverenja da postajemo viši u sopstvenim i tuđim očima nastaje rastuća primene krajnje nepotrebnih tuđica. Očigledno je da na jeziku osiguranja treba poraditi. Da ne bi ostao poslednja, to jest ničija briga, potrebno je nešto preduzeti. Ustaljene tuđice ostaju gde su, ali izlišne tuđice valja zanemariti, kako nam se jezik osiguranja ne bi pretvorio u čudnu i tešku razumljivu smesu srpskog i engleskog.

Prva ravan bi podrazumevala da svako od nas, ko se na ovaj ili onaj način bavi osiguranjem, obrati pažnju na izražavanje i poradi na tome da nepotrebne tuđice s vremenom budu otpisane. Kao što neprekidno ističemo neophodnost postojanja svesti o potrebi kupovine polise, isto tako bi bila neophodna izgradnja svesti o neodmerenoj upotrebi tuđica. Visini te svesti i očuvanju jezika trebalo bi da doprinese okolnost što su zaposleni u osiguranju natprosečno obrazovani u poređenju sa zaposlenima iz drugih privrednih grana.

Druga ravan delanja ne bi samo pozivala na svest. Bilo bi uputno da se pri Udruženju osiguravača Srbije, kao najpogodnijem mestu, osnuje naučni odbor, odnosno savet kome bi bavljenje jezikom osiguranja (uz uključenje merodavnih jezikoslovaca) i davanje javnih preporuka, bio samo jedan od zadataka. To telo bi, zapravo, mnogo više posla imalo baveći se drugim otvorenim pitanjima iz osiguravajuće delatnosti, doprinoseći njenom daljem razvitku. Odbor bi činili ljudi koji zadovoljavaju dva uslova – najviša naučna ili nastavna zvanja i dugogodišnje iskustvo u radu u društvima za osiguranje.

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Where is insurance language heading?

https://doi.org/10.46793/ERPO2501.02Z
Recieved: 25. 2. 2026.
Accepted: 4. 3. 2026.
Review scientific paper

Abstract

This paper addresses a topic that has not been frequently examined either domestically or internationally, namely the language used in the field of insurance. The introductory section outlines the starting points concerning language as a means of communication among people, with a focus on the language of insurance. It then turns its attention to established loanwords that have been commonly used for many years and without which professional communication in insurance would simply be impossible. These will undoubtedly continue to be used. A particular part of the research conducted in this paper, to which, for good reason, the greatest amount of space has been devoted, concerns foreign words that are by no means necessary, since suitable domestic equivalents are available. Such foreign terms, almost entirely, originate from the English language. The penultimate section deals with expressions that are widely accepted, even though they are linguistically incorrect. It would by no means be an easy task to eradicate them and replace them with correct terms, but the effort is worthwhile. The paper concludes with a summary and proposals for steps that should be taken in order to preserve the Serbian language in the field of insurance and to avoid the use of unnecessary, artificially constructed words.

Keywords: insurance language, loanwords in insurance, insurance industry, risk, insurance policy

1. INTRODUCTION

In no language, and Serbian is no exception, is it possible to use only native words – nor is that something anyone seriously considers. Foreign words (loanwords) constantly enter the language; some are lost over time, while others remain. At the same time, the groundless adoption of unnecessary loanwords should be avoided, as there is a whole range of foreign terms for which we have perfectly suitable translations or substitutes.

Professional terminology, especially within the insurance sector, stands apart from common parlance. It is worth noting that insurance language is remarkably fluid, being heavily shaped by the international nature of the industry. Global and domestic market trends play a decisive role in its evolution. In Serbia, the influence of foreign-owned companies over the last quarter-century has been significant – not just on day-to-day operations, but on the language itself. Interestingly, daily experience shows that foreign ownership isn't the only factor, as the terminology used by employees in domestic companies is almost identical.

Linguistic clarity and precision are of paramount importance. On one hand, insurance language must be accessible to the average policyholder, while simultaneously remaining accurate and unambiguous. Ensuring that professional terms are easy to understand is, first and foremost, the insurer's obligation. To achieve this, it is preferable to use native words and expressions to the greatest extent possible, allowing those outside the insurance profession to at least sense or more quickly grasp the underlying meaning.

Complaints regarding unsatisfactory clarity and readability are primarily directed at insurance terms and conditions – the sets of provisions that govern the rights and obligations between the insurer and the policyholder. Since time immemorial, and quite rightly, these terms have been criticised for a lack of clarity, largely caused by unintelligible loanwords. The obscurity and poor structure of these terms are entirely unhelpful to a client, whether they are deciding to purchase a policy or, later on, when a loss occurs (Žarković, 2022, 32).

2. COMMON LOANWORDS

Just as in the Serbian language at large, a number of foreign words have been present and widespread in the

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language of insurance for so long that they have become indispensable. The very word for *insurance* (osiguranje) is of foreign origin, and the same applies to a range of other professional terms, some of the most common of which are discussed below.

2. 1. Insurance

"In both professional and everyday contexts, the word *insurance* has multiple meanings (Žarković, 2025, 7):

• Primarily, it refers to a commercial service sector that protects individuals and their property from the consequences of various hazards, thereby satisfying specific human needs. In doing so, it creates essential security for the economy and society at large;

• The term also refers to the insurance contract itself;

It also denotes the insurance company, as an enterprise that must adhere to established professional principles in its operations;

• In some cases, "insurance" refers to a specific line of insurance (type of insurance);

• The concept can also mean the payout (sum) that the insurer pays to the policyholder upon the insured event occurrence;

• Sometimes, the word "insurance" refers to the insurance market as a whole.

It is noteworthy to highlight that in ancient times, the terms insurance and security (obezbeđenje) were synonyms. In the Law on Insurance Companies enacted in the Kingdom of Serbia exactly 134 years ago – a law that contained only fifteen articles and remained in force even after World War I – both words were used interchangeably. This included derived terms such as 'secured persons' or 'security companies' (Law on Insurance Companies, 1892). A count of these expressions in the law, including its title, reveals thirteen references related to insurance and nine related to security.

At present, of course, things are quite different. The Serbian word *obezbeđenj*e now has completely different meaning, as it has been displaced by the loanword *osiguranj*e. At the end, it is worth noting its root: the word *sigurno (secure)* originates from the Latin securus and the Italian *sicuro* (Košutić, 1988, 8)."

2. 2. Insurer

As is well known, the insurer is the party to the insurance contract that undertakes to indemnify for damages or pay the agreed sum to the policyholder or a third party upon the occurrence of an insured event. This means that the insurer is the contracting party that assumes the obligation to provide insurance coverage.

What is interesting, and perhaps contentious, is the existence of a similar word with the same meaning – *osigurač*. Some explicitly reject it, pointing out that it refers to a device designed to protect electrical installations by cutting off the power supply in the event of high voltage or a short circuit. While it is indisputable that we give preference to the unambiguous term insurer (*osiguravač*), there are several compelling reasons suggesting that the term *osigurač* should not be entirely disregarded either.

First, we reference the Dictionary of the Serbian Academy of Sciences and Arts, which provides the following secondary definition for the word *osigurač*: 'an official engaged in insurance business, a representative of an insurance company, or the insurance company itself; a firm engaged in insurance business; an underwriter' (SANU, 2010, 327). As a second reason, we point to the well-known book Insurance Law by Professor Predrag Šulejić, PhD, which went through five editions between 1973 and 2005 (Slavnić, 2019, 5–6). In his most significant work, Professor Šulejić uses the word *osigurač* exclusively. The third reason is of a purely linguistic nature: in day-to-day insurance operations, the perfective verb to insure (*osigurati*) is used far more frequently than its imperfective form to be insuring (*osiguravati*), which leads us back to the same conclusion.

2. 3. Risk

Risk is, undoubtedly, one of the cornerstones of insurance. Etymologically, it is linked to the Spanish word *riesco* and the Italian *risco*, both of which derive from the Latin *resecum*, which could be translated as 'the one who cuts.' This expression was used in navigation, referring to the hazards that reefs and rocks posed to ships, sailors, and maritime commerce. The term risk has been associated with the origins of marine insurance since the 14th century (Liuzzo, Bentley, Giacometti, Bonfante, Serraino, 2014).

In the realm of insurance, the concept of risk carries a threefold meaning. In its primary sense, risk is the possibility of an economically or socially harmful event occurring – an event that entails the insurer's obligation to indemnify for loss or pay a sum of money in accordance with the insurance terms (Zweifel, Eisen, 2012, 31). Risk is also frequently understood as the event itself that causes damage upon its occurrence: fire, flood, theft, explosion, collision, and many others. In practice, risk also denotes the subject-matter of insurance, such as a person insured against accidents, a building insured against fire, or a ship and its cargo. In this context, insurance theory and practice often refer to 'good' and 'bad' risks (Šulejić, 2005, 83).

As previously noted, the word security (*obezbeđenje*) in the sense of insurance has long since vanished; however, for risk, we have a suitable alternative that is widely used in daily practice: peril (*opasnost*). Vivid examples include phrases such as: basic perils, all-risks insurance (insurance against all perils), degree of peril, and many others.

2. 4. Insurance policy

Undoubtedly, one of the most common concepts in the insurance industry is the insurance policy. It is the most important instrument in the insurance business, defining the rights and obligations of the participants. In some cases, the policy represents the form of the insurance contract itself. When it does not, it serves primarily as evidentiary proof of the concluded insurance, as it contains all the essential elements of the agreement. In some lines of insurance, the policy is granted even greater legal effect; it may act as an instrument of debt, provided it is stipulated that the insurer will pay the indemnity only upon its surrender. Furthermore, it can serve as a document of identification (*legitimacijska hartija*) proving the right to an insurance claim. The policy also appears as a negotiable instrument (*hartija od vrednosti*), and at times, it facilitates the exercise of rights in other transactions or serves as proof of a fulfilled contractual obligation (for instance, in a sale-and-purchase agreement that includes an obligation to insure). The elements it typically contains are as follows: the contracting parties, the insured person or property, the risks, the duration of insurance, the insurance premium, the sum insured (or a provision stating that the insurance is unlimited), the date of issuance, and other relevant details (Jovanović, 2016, 132–133)

The word policy (*polisa*) also has a long-standing history. It is believed that the word have been used in the context of insurance since the 16th century. One of its etymological roots is Medieval Latin, where *apodissa* signified a receipt for money. Subsequent origins include the French word *police* (contract, bill of lading) and the Italian *polizza* (business note, invoice) (Etymonline, 2026)

It is likely unknown to many that a Serbian synonym for the insurance policy actually exists: the term insurance certificate *(svedodžba o osiguranju*) (Tasić, 1975, 68). Indeed, a policy proves, or rather attests, that insurance has been concluded; thus, insurance certificate can be considered a perfectly acceptable concept.

2. 5. Casco Insurance

Casco (sometimes styled in uppercase as *CASCO,* also known as Casualty and Collision insurance, comprehensive or collision car insurance and some other names across Europe) insurance is a general term for various forms of protection of traffic, i.e. means of transport, their hull, devices, equipment, and accessories against damage, destruction, or loss. It appears in various branches, such as motor vehicle casco insurance, ship casco insurance, aircraft casco insurance, and satellite insurance. Types of coverage that include means of transport operating on water and in the air, i.e. in outer space, belong to the group of transport insurance. On the other hand, motor vehicle casco insurance (passenger and freight) constitutes a separate branch, although in some cases insurance of rail and special means of transport is also classified under transport insurance (Žarković, 2024, 185).

The term originates from the Latin verb *quassare*, meaning to break, smash, or crush, and then it is passed to Spanish as a noun *casco*, whose meaning is the hull of a ship (Vujaklija, 1954, 411), i.e. a vessel without cargo (Petranović, 1984, 250). The word *casco* first entered maritime insurance, which, historically speaking, is the oldest type of insurance protection. Over time, the term *casco* began to be applied to the insurance of all means of transport.

There is no corresponding synonym for the term *casco*. A way to avoid mentioning it is to state only the means of transport being insured. Thus, the Serbian Insurance Law lists motor vehicle insurance, rail vehicle insurance, aircraft insurance, and insurance of vessels (Insurance Law, 2014, 2021, Art. 9). All these types of non-life insurance are casco insurance.

The influence of Spain as a leading maritime, and consequently world, power certainly contributed to the gradual spread of the term *casco*, along with the already mentioned word *risk*, from the Spanish-speaking area into the insurance languages of many countries. After the decline of Spain, the world's leading economic and military power first became Great Britain, and then the United States. This has resulted in the fact that, for several centuries, the majority of terms entering the field of insurance have originated from the English language.

3. PROFESSIONAL TERMS FOR WHICH LOANWORDS ARE UNNECESSARY

Unlike established and essential loanwords, there is an extensive range of foreign expressions within the terminology of insurance that are redundant, as equivalent native terms already exist. The most common among these are presented in the following subsections. The unjustified displacement of Serbian terms by English words lacks rational grounds in this context. Accordingly, the remainder of this paper will focus specifically on such concepts.

3. 1. Insurance Industry

The term ‚insurance industry' (or ‚*insurance activities*') carries two distinct meanings. The first term refers to a branch of the economy that is of exceptional importance to almost every country, wiith primary task of the coverage of risk for the insured. Within this framework, a wide variety of insurance types are implemented, offering comprehensive protection. The second meaning of the term encompasses the entirety of operations involved in the insurance process, conducted by an insurance company to satisfy numerous economic, social, and individual needs for the protection of property and persons. The insurance industry operates through highly developed procedures and principles, based on a professional and scientific approach (Žarković, 2024, 366).

However, instead of the terms ‚insurance activities' or ‚insurance business,' today we frequently encounter the awkward coinage ‚insurance industry.' While insurance industry is a perfectly common and appropriate expression in the English-speaking world, its literal transfer (rather than translation!) results in the Serbian ‚industrija osiguranja.' This highly peculiar word combination should not only catch our eye but should also be a cause for concern for all of us.

It is well known that in the Serbian language, ‚industry' denotes: a branch of the economy that processes raw materials into semi-finished or finished products; a manufacturing activity, particularly large-scale production, as opposed to craftsmanship; a branch of the economy encompassing factory labor or a narrower subdivision of such a branch, as specified by its category: the food industry, paint industry, paper industry, textile industry, machine industry, and so forth. Within finance, which in a broader sense includes insurance, one cannot speak of any kind of ‚industry' in this literal sense. (Žarković, 2012, 60.)

3. 2. Insurance Company

An insurance company is a specialised business entity that provides insurance protection, guaranteeing to the insured the fulfillment of a contractual or statutory obligation to bear risk, in exchange for a premium payment based on a previously established price list. Upon the occurrence of an insured event, the insurance company is obligated to pay the agreed compensation. The performance of this task is exceptionally complex and involves a wide range of other supporting activities. The organisational form in which a particular insurance company operates is adapted to the specific nature of its business, the branches of insurance it covers and their characteristics; it further depends on the company's development goals, the geographical area of its operations, the degree of market competition, and other factors (Vojinović, 2025, 43–44, 84).

The Insurance Law of the Republic of Serbia exclusively employs the term ‚insurance society' (društvo za osiguranje). An entire second chapter is dedicated to this entity, along with the ‚reinsurance society' (Insurance Law, 2014, 2021, Arts. 20–81). It is also perfectly acceptable to use the term ‚insurance company' (osiguravajuće društvo), as these are synonyms in the Serbian language. What is entirely unacceptable, however, is the use of the phrase ‚insurance company' (kompanija za osiguranje) based on the English term company. The English have their words, and we have ours. Furthermore, it is incorrect to include both the words ‚company' (kompanija) and ‚society' (društvo) in an insurer's official name; doing so is equivalent to saying ‚we insure against numerous risks of dangers' (osiguravamo od brojnih rizika opasnosti).

3. 3. Composite Insurer

Having addressed the insurance company, we now turn to the ‚composite insurer' (mešoviti osiguravač), referring to an insurance entity that engages in both life and non-life insurance business. According to our Insurance Law, a newly established company may engage in either one or the other (Insurance Law, 2014, 2021, Art. 24). Similarly, within the European Union, the establishment of new companies authorised to conduct both life and non-life insurance is prohibited. However, this prohibition has little practical effect, as all previously existing insurers are permitted to continue their operations, provided they maintain a strict separation of insurance funds. Furthermore, many insurers that – for reasons of business policy or their specific operating license – focus on only one type of insurance or a few related classes, often associate and merge, thereby once again offering a diverse range of insurance coverage (Fürstenwerth, Weiß, Consten, Präve, 2019, 463).

Another strange, redundant, and poorly constructed coinage has found its way into our professional discourse: the *‚composite insurer‘* (kompozitni osiguravač). It is, by now, self-evident that this term entered the Serbian language through the simple grafting of the English composite insurer. Here, too, a genuine native alternative exists that we should consistently uphold: the *‚mixed insurer‘* (mešoviti osiguravač).

3. 4. Amount of Insurance

The *amount of insurance* (or *'sum insured'*) is a fundamental component of the insurance contract. It represents the specific monetary value established by the contract or by law as the maximum limit of the insurer's liability for paying out insurance compensation. Regarding this term, the two primary laws in Serbia – the Law on Contracts and Torts and the Insurance Law – exhibit a clear lack of terminological consistency. While the former consistently refers to the 'sum insured' (svota osiguranja), the latter uses 'insurance sum' (suma osiguranja), even though both terms define the same amount of insurance that serves as the basis for the insurer's obligation.

It is important to mention the term 'insured sum' (osigurana svota), which is used in personal insurance and carries the same meaning as the 'amount of insurance' (svota osiguranja) in property insurance. Within the Law on Contracts and Torts, this specific phrase appears twenty-eight times. The Insurance Law, for its part, mentions the 'insured sum' (osigurana suma) twice. Again, as previously noted, both laws remain mutually exclusive, with neither employing the terminology used in the other.

Upon reviewing both laws, and not solely regarding the amount of insurance, it is evident that linguistic matters received far greater scrutiny during the drafting of the Law on Contracts and Torts, where priority was given to native Serbian terminology. Consequently, the unambiguous recommendation is that both in speech and in writing, we should employ the terms *'sum insured' (svota osiguranja)* and *'insured sum' (osigurana svota).*

3. 5. Insurance Service

The *'insurance service' (usluga osiguranja)* is a common expression in contemporary insurance practice. It is offered by the insurer to the policyholders and is embodied in the insurance contract, or more specifically, the insurance policy. We are speaking of a particular, 'invisible' service that only fully manifests when the indemnity is paid, as the mere bearing of risk remains imperceptible.

One phrase that is, under no circumstances, in the spirit of the Serbian language is 'insurance product' (proizvod osiguranja). Insurance represents a necessity for production itself, as production must be protected; however, its place in the economic process does not belong to the sphere of manufacturing (Bijelić, 2002, 25). Just as insurance is not an industry, there can be no such thing as its 'products'. The only correct terms are 'insurance service' (usluga osiguranja) or 'provision of insurance' (osiguravajuća usluga) (Vuksanović, 2013, 73).

3. 6. Risk Assumer

The compound term *risk assumer (preuzimač rizika)* has two meanings. The first refers to a person who, as an employee or authorised representative of the insurer, determines the acceptability of a risk for insurance, defining the conditions for its conclusion. This person inspects the subject of insurance and collects the data necessary for concluding the contract. If the risk is not desirable, the risk assumer will reject it. Moreover, in its original sense, the term *risk assumer* means the insurer. Namely, the word *underwriter* originated in the early period of Lloyd's, when merchants in Edward Lloyd's coffee house signed their names next to the accepted shares in bearing maritime risk on a special slip as a kind of cover note (Purvis, 2010, 2).

An interesting recent response by an employee of an insurance company to the question of what *underwriter* means as an occupation written on his business card was: "It sounds nice, and nobody knows what it is." In order for everyone to know what it is, instead of a borrowed, untranslated English word, one should exclusively use the term *risk assumer*.

3. 7. Party

Party (stranka) is a frequent term in insurance, although it is, of course, also encountered in many other activities or professions, such as banking, trade, or legal practice. It denotes the insured or a potential insured, a legal or natural person, as a buyer or user of services in the field of insurance. The party often uses the services of an insurance agent or an insurance broker. It is also a third party in liability insurance, and the term is used in reinsurance as well (Wagner, 2017, 438).

We are witnessing that the term *party* in insurance is nowadays, completely unjustifiably and without any reason, almost contagiously being pushed out in order to give way to the term *client (klijent).* Many seem to have forgotten our word *party* as the proper one to be used in this context.

3. 8. Insurance Broker and Insurance Agent

The role of *insurance brokers (posrednik osiguranja* in Serbian singular*)* and *insurance agents* (*zastupnik osiguranja* in Serbian singular) in our country has gained importance over the past twenty years. Their role in the market of the Republic of Serbia today is irreplaceable.

An insurance broker is a person who regularly appears on the side of the insured, primarily safeguarding their interests and providing them with professional assistance. This is a person who mediates in the conclusion of an insurance contract while remaining outside the contractual relationship. It is an activity whose purpose is to bring a prospective insured into contact with one of the insurance companies in order to negotiate the conclusion of a contract. Very often, it is necessary to secure insurance protection tailored to the individual risk, where brokers, as experts with extensive experience, can provide the best assistance. The insurance broker advises their principal, the insured, on the type and scope of insurance coverage, on the selection of the insurer, negotiates with various insurance companies regarding the amount of the premium and other details, and monitors the subsequent course of the contract, especially the possible occurrence of a loss. Upon conclusion of the contract, the insurer pays the brokerage commission, although it is not uncommon for the broker to charge certain costs to the insured as well (Jovanović, 2016, 125).

On the other hand, an insurance agent is, as a rule, a person who concludes an insurance contract in the name and on behalf of the insurance company as principal. In addition, the agent may perform services related to the amendment, extension of the contract, or the submission of statements for its termination or cancellation. The scope of the agent's activities also includes issuing policies, collecting premiums, receiving statements addressed to the insurer, risk assessment, and claims handling. The agent may be independent or employed by the principal. Along with determining the scope of the agent's authority and the tasks to be performed, the agency contract also defines other rights and obligations of the contracting parties. This primarily includes the right to an agency commission, which may be agreed upon depending on the type of insurance, the number of concluded contracts, their value, and similar factors (Šulejić, 2005, 158–159).

In the Insurance Law, as well as in books and scientific articles in this field, the terms *broker* and *agent* are commonly used, as they should be. Nevertheless, fashionableness and superficiality among some speakers of the language of insurance have led to the use of the terms *broker* and *agent* (in their English form with Serbian pronunciation) as if they did not know how these should properly be expressed in Serbian.

3. 9. Artificial Intelligence

Artificial intelligence is certainly the topic that has been most discussed in the insurance industry in recent years and that raises the greatest number of uncertainties. It is a subfield of computer science whose aim is the development of programs that enable computers to behave in a way that could conditionally be described as intelligent. Insurers also use appropriate programs, and increasingly so in recent years. They apply artificial intelligence in the conclusion and subsequent execution of insurance contracts (especially when the insurer's obligation to pay compensation arises). It can also support the development of new insurance solutions. In any case, the processing and subsequent use of large amounts of data always stand at the centre.

Artificial intelligence is a transformative technology. The term encompasses the simulation of human reasoning in computers programmed to think like humans and to imitate their actions. The term may also be applied to any computer characterised by operations associated with features of the human mind, such as learning or problem-solving. A defining characteristic of artificial intelligence is its ability to align with common sense and to take actions with the best prospects of achieving a given goal. A subfield of artificial intelligence is machine learning, which refers to the premise that computer programs can independently learn from new data and adapt to it without human assistance (Investopedia Team, 2026).

If we consult English–Serbian dictionaries for the translation of the word *intelligence*, we will also find the word *pamet*. There is no reason why *artificial intelligence* should not be translated as *veštačka pamet* even in the field of insurance.

3. 10. Solvency Margin

Generally speaking, this term *(zaliha platežnosti)* denotes a measure of the sufficiency of the capital available to insurance companies, and it is used to assess their financial soundness. The solvency margin was introduced in the 1970s through insurance directives in the countries of the European Union, but it is also used outside this economic and political association. The purpose of its application is to ensure additional funds that would cover larger deviations of claims from the average. It is entirely understandable that it is calculated differently for non-life and life insurance (Hansell, 1999, 353).

In the Serbian Insurance Law, this term is mentioned more than thirty times and is referred to as *margina solventnosti*, which sounds extremely unclear in the Serbian language. This example clearly shows how the legislator has, unfortunately, not always delved deeply into linguistic issues. However, from the explanation in the previous paragraph, it is perfectly clear that there is no sense in transplanting *solvency margin* or *margin of solvency* into Serbian, and what *zaliha platežnosti* represents as a translation of this English term.

3. 11. Compliance with Regulations

The term *compliance with regulations (usklađivanje s propisima)* implies aligning the operations of insurance companies and other financial institutions with specific rules – laws and by-laws (decisions, rulebooks, instructions, regulations). Such companies have numerous specific features compared to companies in other industries. Therefore, in all countries they are obliged to harmonise their operations with a carefully prescribed legal framework, as well as with moral principles. This contributes to the establishment of stability in the financial market and to the trust of its participants. Many companies employ compliance officers with broad powers within their scope of work, or have special departments dealing with these tasks. Compliance with regulations contributes to a company's reputation in the public and to the improvement of its financial position (GDV, 2021, 5–6).

The meaning of this concept, widespread abroad and relatively new in domestic insurance practice, is perfectly clear. Nevertheless, we often hear *komplajns* (Serbian pronunciation of the original form), for which it is difficult to find a reasonable explanation.

3. 12. Unit-Linked Life Insurance

It is almost impossible to talk about modern forms of life insurance without someone mentioning *junit linkt* (Serbian pronunciation of the original form). For us, this is still a relatively new service, while abroad it has been implemented for decades. From the explanation below, it follows that it can very well be translated as *ulagačko osiguranje života*, and that it is entirely unnecessary to transfer the English term *unit-linked life insurance* into the Serbian language of insurance.

This is a special form of life insurance in which the insured sum, payable upon the expiration of the insurance contract (or earlier, in the event of the insured's death), depends on the returns on funds invested in investment funds. The insured independently chooses the allocation of their funds among the offered funds, monitors the performance of investments, and, if desired, changes the composition of their holdings by moving from one fund to another. This can also be entrusted to an appropriate professional company. Part of the insurance premium is used to purchase units in the funds, while the remainder covers insurance costs and the risk of death. This form of protection represents an effective instrument for the insured, through which the insured sum can be directly increased. The advantage for the insurer lies in the fact that any increase or loss in investment returns is borne by the holder of the investment policy through changes in the value of their units. The investment risk is borne by the insured, with a guaranteed minimum amount of the agreed sum in the event of survival to a specified age or death. This form of coverage has gained importance due to its flexibility and openness, as well as the fact that, over the long term, returns are higher than in traditional policies (Fürstenwerth, Weiß, Consten, Präve, 2019, 311).

3. 13. Embedded Insurance

At one of the recent conferences in the field of insurance, a round table was organised where all participants were persistent and unanimous in repeating *imbedid inšurans* (once again, the Serbian pronunciation of the original English form). The question, however, is whether each of them knew exactly what it meant.

It refers to insurance that companies which are not insurers sell directly and simply, integrated with their own products or services, through the use of advanced technology and large amounts of data. For example, a furniture store will sell household insurance to the customer on the spot (or remotely) alongside its main product. A computer retailer will sell computer insurance in the same way, and a travel agency will sell travel insurance. Through this approach, insurance companies aim to increase overall customer satisfaction by offering tailored solutions that meet their often complex needs (Stanczyk, 2021).

In English, this is called *embedded insurance*, but there is no reason to pronounce it as such in Serbian when there are two appropriate translations – *uklopljeno osiguranje* and *ugrađeno osiguranje* .

3. 14. Parametric Insurance

With improved data processing models, insurers can better examine and better understand the drivers of risk realisation. This requires the development of policies and the introduction of innovations from the perspective of large datasets, in order to expand the scope of coverage in response to environmental changes. Parametric insurance is a clear example of the modern use of data.

What does this involve? It is well known that compensation payments under a traditional insurance contract are based on actually incurred losses. Recent market developments have led to a different form of protection against certain risks – parametric insurance – where compensation depends on a specific data point, a triggering parameter, regardless of the actual loss incurred. Such triggers are physical quantities related to risk and damage, such as the amount of rainfall in the case of floods or droughts, air temperature in the case of drought, earthquake intensity, or wind speed. Payment will occur, for example, if during a certain period a specified amount of rainfall does not occur in an agricultural area and drought arises.

However, in accordance with the principle of indemnity present in property insurance, compensation under parametric policies should also be as fair as possible. Since the insurer's obligation to pay compensation depends on an external metric, the effect of moral hazard—human behavior that might encourage the occurrence of a loss event—is excluded. Also, both contracting parties have equal access to data, i.e. to the parameter, which implies equal availability of information. Claims adjustment does not exist, which reduces the insurer's costs (AXA Climate, 2026).

Since this type of protection is called *parametric insurance* in English, it is not surprising that many have immediately adopted the term *parametarsko osiguranje*, without seeking or considering an appropriate translation, which would be *pokazateljsko osiguranje* (direct English version of the Serbian term would therefore be *index-based insurance*).

4. INCORRECT TERMS

The Serbian language of insurance also includes expressions that are incorrect, yet so well established and widespread that they are extremely difficult to eliminate. The same applies to other languages. For example, in German such terms are referred to as non-technical (Farny, 2011, 18).

One of the very common word combinations that belongs to this group is *osigurani rizik (insured risk)*. The expression is contradictory, since it implies a risk that has been insured, rather than one against which protection has been obtained. Probably the most appropriate substitute is *osiguravajući rizik* (it would in English be *insurable risk)*, as a term that is inconceivable outside the field of insurance and corresponds to the essence of the linguistic message (Vuksanović, 2013, 71). Insurable risks are indeed numerous: machinery breakdown, fire, explosion, accident, and many, many others. They are elaborated in detail in insurance conditions, depending on the relevant type of insurance coverage.

Furthermore, a *case covered by insurance (slučaj pokriven osiguranjem)* denotes the occurrence of circumstances which, based on the insurance contract or the law, oblige the insurer to pay compensation to the insured or to perform another action (for example, to settle damages in kind or, in liability insurance, to defend the insured against unfounded third-party claims). It is not possible to derive a single definition of such a case for all types of insurance, as it is determined by risks that vary considerably (Bennett, 2004, 248). However, it is possible to emphasize and learn that the term *insured event* is incorrect, since the insured does not insure the event, but rather insures themselves against the occurrence of an unwanted event. Among several possibilities, the shortest correct term would be *osiguravajući slučaj* or literally *insurable event* (Vuksanović, 2013, 72).

Damage (šteta) and *compensation (odšteta)* represent the other side of the insurance business, if the issuance of the policy is considered the first. *Damage* refers to material or psychological harm, while *compensation* is primarily a monetary action undertaken in fulfillment of the insurer's contractual obligation. From this perspective, the phrase *isplata štete (payment of damage)* is often incorrectly used, since damage is compensated through the payment of compensation. Therefore, one should say *naknada štete* (*compensation for damage)* and *isplata odštete (payment of compensation)*, i.e. *izmirenje odštete (settlement of compensation)*.

5. CONCLUSION

In the years ahead, we can expect accelerated changes in the insurance industry, both globally and in the domestic market, which will inevitably be reflected in the language of insurance. Based on the distribution of power in international politics and the economy, it has long been under the influence of English. However, since global relations have been fundamentally changing in recent years, it would not be surprising if terms from the languages of some new leading world powers begin to take root in insurance as well.

From everything presented in this paper, it is clear that there is a lack of care for the language of insurance in our context. Due to fashion trends and the false belief that we appear more elevated in our own and others' eyes, there is a growing use of entirely unnecessary loanwords. It is evident that work on the language of insurance is needed. In order for it not to remain the last – or rather, no one's – concern, certain steps must be taken. Established loanwords should remain where they are, but superfluous ones should be avoided, so that the language of insurance does not turn into a strange and hardly comprehensible mixture of Serbian and English.

The first level would presumes that each of us who is, in one way or another, engaged in insurance, pay attention to our expression and work toward gradually eliminating unnecessary loanwords. Just as we constantly emphasise the necessity of raising awareness about the need to purchase insurance policies, it would likewise be necessary to build awareness about the excessive use of loanwords. This level of awareness and the preservation of language should be supported by the fact that employees in the insurance sector are, on average, more highly educated compared to those in other branches of the economy.

The second level of action would not rely solely on awareness. It would be advisable to establish, within the Association of Serbian Insurers, as the most suitable venue, a scientific committee or council whose tasks would include dealing with the language of insurance (with the involvement of relevant linguists) and issuing public recommendations. In practice, this body would likely have much more work addressing other open issues in the insurance sector, thereby contributing to its further development. The committee would consist of individuals who meet two conditions – holding the highest academic or teaching titles and possessing many years of experience working in insurance companies.

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