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**A STUDY ON THE TRANSLATION
OF ENGLISH PROPERTY INSURANCE
CONTRACTS INTO VIETNAMESE**

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CHAPTER 1

INTRODUCTION

1.1. RATIONALE

Despite global and domestic challenges, Viet Nam has still gained significant economic achievements in recent years. In particular, there's been an upward trend in capital investment of foreign enterprises, including non-life insurance companies. It is also envisaged that property insurance providers will do business in the country; hence a demand for the translation work will be inevitable. However, doing translation of specialized documents is a difficult and demanding task since there are too many pitfalls in producing a good translation. It is recognized that the translators often have to deal with abstract and specific documents in property insurance contracts.

The demand of insurance participation is now increasing because the clients not only pay more attention to the protection of their property but also they want to get compensations for the losses and damages from the insurance companies. Having been an employee of the most famous insurance company in Vietnam-BaoViet Insurance Company, I have encountered many obstacles in explaining many insurance terms to my clients. Many of them couldn't even understand these terms although I have tried to explain to them many times. When the clients cannot understand these property insurance (PI) terms, they certainly get into troubles for claiming their benefits and, in many cases; they will get losses for themselves. The insurance contracts are very strict to prevent insurance fraud; therefore, the insured has right to be explained clearly every terms and provisions in their insurance contracts.

In Vietnam, the translation of property insurance contracts is a very difficult work, especially those contracts related to PI terms. I realized that on the one hand, the translators try to translate the PI terms in an accessible way to the readership, but on the other, they failure to create a closer style to readership due to specialized characteristics and that is the reason why I have come up with an idea of making an investigation into how English PI contracts are now dealt with. For these reasons, I would like to conduct the research entitled:

“A Study on the Translation of English Property Insurance Contracts into Vietnamese”

1.2. AIMS AND OBJECTIVES

1.2.1. Aims

The study aims to

- Pinpoint the prominent factors affecting the translation of EPICs that is PITs, the linguistic features of PICs that cause difficulties for translators.

- Draw out the methods and procedures that may apply to the translation of PICs.

- Spot some translation problems in the study corpus, thus giving suggested translation for such problematic translation.

1.2.2. Objectives

This study is conducted with a focus on the following objectives:

- To describe some PITs and linguistic features of PITs.

- To identify and describe different methods and procedures that is appropriate to the translation of PICs from English into Vietnamese.

- To make some solutions to successfully translating of EPICs into Vietnamese.

1.3. RESEARCH QUESTIONS

In order to achieve the aims and objectives of the study, the research questions must answer the following questions:

1. What are the main linguistic features of EPICs?
2. What are the methods and procedures that are appropriate to the translation of EPICs into Vietnamese?
3. What are the implications of the study on the translation of EPICs into Vietnamese?

1.4. SCOPE OF THE STUDY

This study is restricted to describe some PITs, the study of linguistic features in EPICs when translating into Vietnamese. Likewise, the study will spot some translation problems existing in the study materials. Finally, suggestions for translating EPICs will only be made on the basis of the results of the study.

1.5. ORGANIZATION OF THE STUDY

This study consists of 5 main chapters as follows:

- **Chapter 1:** The Introduction of the study
- **Chapter 2:** The Literature Review
- **Chapter 3:** Research Methods and Procedures
- **Chapter 4:** Findings and Discussions.
- **Chapter 5:** Conclusion and Implications

CHAPTER 2

LITERATURE REVIEW AND THEORETICAL BACKGROUND

2.1. OVERVIEW

This chapter provides the literature review and the theoretical background for the study. The basic theory of translation and main concepts related to EPICs will be introduced in this chapter.

2.2. A REVIEW OF PREVIOUS STUDIES RELATED TO THE RESEARCH

The translation of EPICs is an interesting translation field, but it is also challenging. However, in Vietnam, the above translation has not received special attentions. Up to now, there have been no researches into the translation of PICs from English into Vietnamese. Many domestic insurance companies follow the same format and sentence structures from the original contracts in English without awareness of differences in different languages and cultures. As a result, these may cause ambiguity, misunderstanding and sometimes lead to extremely damage to both the insurance companies and the Insured. This is the reason why I have decided on this thesis entitled “**A Study on the Translation of English Property Insurance Contracts into Vietnamese**”. Hopefully, my thesis may be of some use to those who have been and will do translation in the field.

2.3. THEORETICAL BACKGROUND

2.3.1. Terminology

a. Definition of terminology

b. The characteristics of terminology

2.3.2. Translation Theory

a. Definition of translation

Translation is “*the replacement of a text in one language (SL) by an equivalent in another language (TL)*” (Catford, 1965)

Translation means “*the replacement of textual material in one language (SL) by equivalent textual material in other language (TL)*”

[14, p.5]

According to Nida and Taber, “*Translation consists in reproducing in the receptor language the closest natural equivalent of the source language message, first in terms of meaning and secondly in terms of style*”

[7, p.12]

In conclusion, translation is a category which can be understood in many different ways. Its concepts change with time and belong to our outlooks. But in general, translation is a complex and very difficult process. “*Translation has its own excitement, its own interest. A satisfactory translation is always possible, but a good translator is never satisfied with it*”

[14, p.6]

b. Translation methods

Newmark presented eight main methods of translation including word for word translation, literal translation, faithful translation, semantic translation, adaptation, free translation, idiomatic translation and communicative translation.

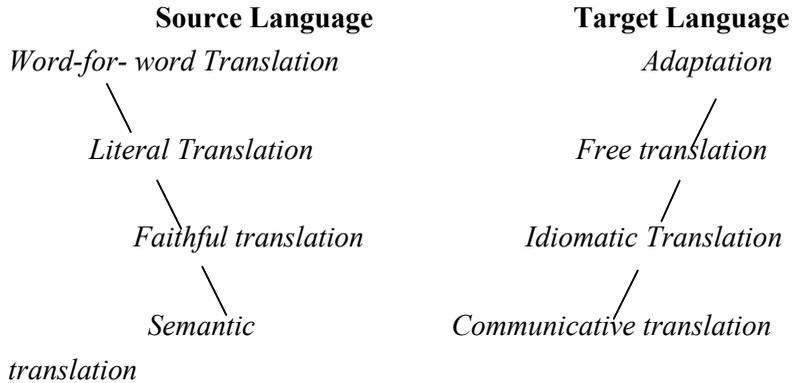


Diagram 2.1. V diagram of translation methods by Newmark

2.3.3. An Overview of Insurance Contract

- a. Definition of contract
- b. Types of insurance
- c. Form of PIC.
- d. Linguistic features of EPICs.
- e. Syntactic features of EPICs.
- f. Technical terms

CHAPTER 3

METHOD AND PROCEDURE

3.1. RESEARCH DESIGN

With the aim of achieving the set goal, several methods such as descriptive method, the qualitative and quantitative methods were simultaneously employed. Also, the study utilized the method of contrastive analysis to find out the similarities and differences between the two languages concerning aspects of historical biographies.

3.2. DATA COLLECTION

The English property insurance contracts are taken from the famous non-life insurance companies not only in Vietnam but also from websites of foreign companies operated in Vietnam. Data were collected from official websites of these insurance companies including Bao Viet Insurance Corporation (<http://www.baoviet.com.vn/baohiem/>), Bao Minh Insurance Company (<http://www.baominh.com.vn/>), Petro Vietnam Insurance Joint Stock Corporation (<http://www.pvi.com.vn/>), and Liberty Insurance Company (<http://www.libertyinsurance.com.vn/>). The EPICs and their translated versions are picked out from the translations by Native American and Vietnamese translators those are in charge of translation work in Bao Viet, Bao Minh, and PVI and so on. These EPICs will be collected mainly from PICs such as “*Fire and special perils insurance*”, “*marine & inland transit cargo insurance*”, “*industrial all risks insurance*” because they are the most popular types of property insurance which includes many PITs.

Within the time limit and scope of the study, it is hard to produce statistic data on the frequency of translation strategies

applied in the translation of EPICs so the collection of data is only expected to cover the outstanding translation samples according to the features under the study that is PITs, the linguistic features and syntactic features of EPICs.

3.3. SAMPLING AND POPULATION

Most of PICs are collected from various non-life insurance companies in Viet Nam such as Liberty insurance, Bao Viet, Bao Minh, PVI. The most popular property insurance plan is fire and special perils insurance which is often issued to cover for hotels and resorts, factories and machineries, and other valuable properties.

The data for the research are extracted from PICs which were signed between Bao Viet Insurance Corporation and the following enterprises:

- InterContinental Danang Sun Peninsula Resort, Bai Bac, Son Tra Peninsula, Da Nang, Vietnam.

- Sunrise Hoi An Beach Resort, Au Co street, Hoi An ancient town, Quang Nam province, Vietnam.

- Montgomerie Links Vietnam, Dien Ngoc commune, Dien Ban district, Quang Nam province, Vietnam.

- CS Piston (Vina) Co.,Ltd. Lot 2- Dien Nam industrial area, Dien Ngoc commune, Dien Ban district, Quang Nam province, Vietnam.

- Vinacapital Da Nang, 45 Pham Noi street, Hoa Hai ward, Ngu Hanh Son district, Da Nang city, Vietnam.

- Ba Na Hills Mountain Resort, An Son village, Hoa Ninh commune, Hoa Vang district, Da Nang city, Vietnam.

Most of these above companies are FDI enterprises, therefore; the first thing and most important for these companies is to have a PIC with the most famous insurance company in Vietnam to protect

for their property when they do business in Vietnam. Therefore; the sources of data are very valuable to investigate.

3.4. RESEARCH PROCEDURES

The study procedure will take the following steps:

- Collecting and studying books and materials that are related to the research from many sources to understand the theoretical background of the study.

- Picking out samples and classifying them so that they satisfy the criteria mentioned in the study.

- Making comparison and contrast to discover the differences and similarities of samples.

- Discuss and suggest some implications for successful translating PI terms into Vietnamese.

3.5. DATA ANALYSIS

After collecting the data, samples are selected for the analysis. The data will be mainly analyzed on the basis of the following point: linguistic and syntactic features, structures of PITs.

For the linguistic features of EPICs, the research analyzed the main points that often cause difficulties to translators, investigated the use of archaic words, borrowed words, modal verbs and common words with uncommon meanings.

By analyzing the structures of PITs, the researcher will focus on the suitable translation methods and procedures to apply for the translation process. The research result will be used to provide the theoretical background for translation research on insurance field.

3.6. RELIABILITY AND VALIDITY

Regarding reliability, the data collected for analysis came from reliable sources: Bao Viet Insurance Corporation, Bao Minh Insurance Company, Petro Vietnam Insurance Joint Stock

Corporation, Liberty Insurance Company...the most famous non- life insurance companies in Vietnam. What is more, the examples and information cited in the thesis were also taken in the official documents of Bao Viet Insurance Corporation, especially in the document “*Danh mục các điều khoản mở rộng*” which was internal circulation by Bao Viet Insurance Corporation.

With reference to validity, the criteria needed for research are as follows:- Authentic contracts of data used in the research are taken from reliable sources of non- life insurance companies.

- The selected examples are analyzed basing on reliable theoretical background.

CHAPTER 4

FINDINGS AND DISCUSSIONS

4.1. TRANSLATION OF PI TERMS

4.1.1. EPITs translated by transference procedure

4.1.2. EPITs translated by rank -shift or transposition procedure

4.1.3. EPITs translated by paraphrase procedure

4.2. THE TRANSLATION OF EPICS BY LITERAL AND COMMUNICATIVE METHOD

4.2.1. Transferring lexical meaning

Translation of contract in general and translation of PI contract in particular requires the high accuracy. If the contract is translated incorrectly even a small term may cause misunderstanding between parties and raise the disputes. Or more serious, may lead to terrible financial consequences and the prestige of the party from which the incorrect translation comes.

(4.19)“*The Insured shall declare as soon as possible after the end of each Period of Insurance a complete schedule of the property showing up to date replacement values and/or indemnity values as applicable and the Renewal Premium shall be adjusted accordingly.*”

[29, p.25]

“*Người được bảo hiểm sẽ tuyên bố ngay sau khi chấm dứt mỗi thời hạn bảo hiểm một bản danh mục tài sản thể hiện giá trị thay thế mới và/ hoặc giá trị bồi thường như áp dụng và phí bảo hiểm tái tục sẽ được điều chỉnh tương ứng*”.

The literal translation above makes the reader hard to understand the real meaning of the new declaration right after the

end of the Period of the Insurance even though the translator uses the correct grammar structure and the correct meaning of the words as in dictionary. The reason for this confliction is that English and Vietnamese are two different languages that share little common features. If the two languages are related, the literal translation can often be understood, since the general grammatical form may be similar. Just like Vietnamese and Chinese or English and French. But Vietnamese and English is a quite different situation. They are different from each other in term of grammar, word order and natural expression. Therefore, if the translator uses literal translation to translate a PI contract, the translation will make little sense.

The solution for this problem is using communicative translation which can help the translator reproduce effectively the source contract. The appropriate translation should be like this:

*“Các bên đồng ý và ghi nhận rằng sau khi kết thúc mỗi thời hạn bảo hiểm, Người được bảo hiểm phải lập bản danh mục những tài sản với giá trị thay thế mới cập nhật và/ hoặc giá trị bồi thường như áp dụng và thông báo sớm nhất cho **Bảo Việt**. Phí bảo hiểm cho kỳ tái tục sẽ được điều chỉnh tương ứng.”*

4.2.2. Transferring grammatical features

The most typical grammar structure in English, also the most popularly used in PI contract, is passive voice. The passive voice is used when we want to focus attention on the person or thing affected by the action. PI contract requires high clearness and carefulness in expression, so the passive voice is commonly and popularly used. This may cause a problem of translation for the translator. The problem is that many translators tend to respect and preserve the using of passive voice in the source contracts. This translation will

make the translated texts sound very unnatural. We can see this clearly in the way of literal translation as the below example.

(4.20) *“If **insured property is destroyed or damaged** and is indemnifiable by this policy, this policy shall be extended to cover fire brigade charges for which the insured **may be assessed** by the respective public authorities.”*

[29, p.31]

If the translator uses literal translation, the above example will be translated as:

*“**Nếu tài sản được bảo hiểm bị phá hủy hoặc bị thiệt hại** và có thể được bồi thường theo đơn bảo hiểm này, đơn bảo hiểm này sẽ được mở rộng để bồi thường cho các chi phí cho đội cứu hỏa mà **người được bảo hiểm có thể bị chi trả** bởi chính quyền địa phương.”*

This translation sounds very rigid and causes difficulties in reading and understanding the meaning of the source text. It is much better if the text is translated communicatively and should be like this:

*“**Nếu tài sản được bảo hiểm bị phá hủy hoặc thiệt hại** và được bồi thường theo đơn bảo hiểm này, đơn bảo hiểm này sẽ mở rộng bảo hiểm cho các chi phí cho đội cứu hỏa mà chính quyền địa phương yêu cầu **Người được bảo hiểm phải chi trả**”*

The second translation sounds very clear and condensed. This helps readers easier to get the full meaning of the text.

It is obvious that communicative translation is more effective than literal translation. But it does not mean that literal translation does not work every time. In fact, the literal translation sometime still works and still makes full sense. In some cases, both literal and

communicative translation is ideal for the translator and the literal translation is more preferred than communicative

4.3. SOME PROCEDURES APPLIED IN THE TRANSLATION OF EPICS INTO VIETNAMESE

4.3.1. Shift or transposition

Transposition or shift translation as Catford calls it, reflects the grammatical change that occurs in translation from SL to TL. According to Newmark (1988), transposition consists of four types of grammatical changes. However, in the area of PI field, we just consider two types which will be analyzed as follow.

a. Automatic translation

Automatic translation has changed in the word order and offered translators no choice. For instance, the compound term “Insurance policy” is known as “Hợp đồng bảo hiểm” in Vietnamese equivalent. There is a change in the order of these words, in English the noun “insurance” stands before the noun “policy” however, when it is translated into Vietnamese, the noun “insurance” comes after the noun “policy”. We have many examples,

Table 4.7. Terms translated by automatic procedure

| English Terms | Vietnamese Terms |
|----------------------|-------------------------|
| Abandonment clause | Điều khoản từ bỏ |
| Absolute liability | Trách nhiệm tuyệt đối |
| Direct loss | Tổn thất trực tiếp |
| Property damage | Thiệt hại tài sản |
| Premium discount | Giảm phí bảo hiểm |
| Premium tax | Thuế phí bảo hiểm |

b. Rank-shift translation

The *second case* of transposition usually involves the change in the grammar from SL to TL, however, the TL add or omit word

comparing the SL. For examples, term “Full returns” in English and “hoàn trả phí đầy đủ” in Vietnamese. It is not difficult to recognize that when translate this term into Vietnamese, there is no word “phí” was shown in the term “full returns”, but when apply it in property insurance field, translators used transposition translation add word as “phí” in TL to make the meaning clear. “Standard international trade classification” is translated as “tiêu chuẩn phân loại hàng hóa quốc tế”. The word “cargo” does not appear in SL but it is still translated in TL. Here are some more examples,

Table 4.8. Terms translated by rank- shift procedure

| English Terms | Vietnamese Terms |
|----------------|--------------------------------|
| Full outturn | Dỡ hàng đầy đủ |
| Financing | Hỗ trợ tài chính |
| Dynasty trust | Quỹ tín thác qua nhiều thế hệ |
| Dower interest | Quyền lợi bảo hiểm của góa phụ |
| Rising market | Thị trường lên giá |
| Call option | Quyền lựa chọn mua |

4.3.2. Modulation

If transposition procedure involves a change in the grammar from SL to TL, modulation procedure will change the semantic category. As Vinay and Darbelnet, modulation means “*a variation through a change of viewpoint, of perspective and very often of category of thought*”. For example, we often see the phrase “An act of God” in the insurance contract, this term is translated into “*thiên tai*” instead of “*hành động của chúa*”. When the phrase “an act of God” is translated into “*thiên tai*”, we will know the covered risks including risks such as *flood, earthquake* or *volcanic eruption* or *other convulsion of nature*.

One of the popular examples that translator use this procedure is the translation of passive voice into active voice.

(4.24) “*It is hereby agreed and declared (passive) that any loss under the policy will be assessed by any Loss Adjuster to be mutually agreed upon.*”

[29, p.11]

“*Các bên thỏa thuận và tuyên bố rằng (active) bất kỳ tổn thất nào phát sinh trong Đơn bảo hiểm này sẽ được đánh giá bởi bất kỳ một Công ty tính toán tổn thất nào do hai bên thỏa thuận*”

4.3.3. Translation by using paraphrase with related words

This strategy can be used when we translated an English word or concept that does exist in Vietnamese or when the Vietnamese term does not include all the meanings conveyed by the English term for the same concept. For example, the term “*Cutting making product*” is known as “*sản phẩm may mặc gia công*”. The words “*cut*” means “*cắt*” and “*make*” means “*làm, chế tạo*”, when we see them- standing before the noun “*product*”, we can get it as “*the product is cut and made by hand*” but we cannot translate as “*sản phẩm được làm bằng tay*”. If this term is transferred word by word from English into Vietnamese, translation result may become more redundant. In order to avoid bad translation versions, paraphrase is the best procedure applied.

4.3.4. Expansion translation

This procedure is used to translate compound words by adding more words in the TL in order to re-express an idea or to reinforce the sense of the SL because its correspondence in the TL cannot be expressed as concisely.

The source language “*Full coverage*” is an example.

Normally, in word-for-word translation, it can be translated as “*bảo hiểm hoàn toàn*”. However, in property insurance field, translator added more word to make the meaning of this term clearer and it is translated as “*các tổn thất bảo hiểm đã bồi thường đầy đủ*”.

4.4. PROBLEMS IN THE TRANSLATION OF EPICS INTO VIETNAMESE

4.4.1. Problems in the translation of PITs

We have presented the common translation procedures used in the translation of PI terms. In this part, we would like to discuss some other aspects relating to this issue. The problems in the translation of PI contracts include *word choice* and term translation consistency.

First, *word choice* involves a great number of sub-technical terms. As said in previous chapter, sub-technical terms are words which are not specific to a subject or a specialized field but are regularly seen in many other field of life. Problematic translation occurs when the translator has no knowledge of its specialized meaning. This is seen as the most common problem of PI term translation in PI contracts. Many new concepts in English PI contracts may not have a proper equivalent in Vietnamese. It is easily accepted by professionals who are used to the concepts in their work, but they sound strange to most of people who are lack of professional knowledge of the field. Let’s consider following example,

(4.27) “*Any breach of the within warranties in this policy without the knowledge and consent of the insured shall not prejudice this insurance provided due diligence be exercised by the insured to ensure that same are complied with.*”

[29, p.42]

*“Bất kỳ vi phạm các cam kết nào quy định trong Đơn bảo hiểm này mà không có sự đồng ý trước hay không được biết trước của Người được bảo hiểm sẽ không làm **phương hại** quyền lợi của Người được bảo hiểm theo Đơn này với điều kiện là Người được bảo hiểm phải thực hiện **sự mãn cán hợp lý** để đảm bảo việc tuân thủ các cam kết trên.”*

4.4.2. Linguistic features that causes difficulties for translators

Translation is a very complicated process. Some people say, it is easy to learn English but it is difficult to master it. Almost all English-Vietnamese translators are native Vietnamese or overseas Vietnamese; therefore it is difficult for them to have an expert-like English vocabulary as well as grammatical structures.

Linguistic problems or incompetence language occurs when there is no lexical or syntactical replacement in target language for the source language items. In PI contracts, some inexperienced translators, for some reasons, fail to recognize the necessity to find the equivalence of the same formality level.

For instance, in a formal document like PI contracts, term “*direct writer*” cannot be translated as “*nhà văn trực tiếp*” or “*người viết trực tiếp*” but it must be “*công ty bán bảo hiểm trực tiếp các sản phẩm cho khách hàng không qua môi giới*”. Obviously, the way chosen the precise and proper word to make the whole text a mixture of styles and this, to readers of the target language is very difficult. It requires not only the translation skill but also knowledge about that field. As presented in Chapter 2- Theoretical background, some linguistic features often causes difficulties for translators including ***words, borrowed words...***

a. Archaic words

The English property insurance contracts have so many archaic words that cause difficulties not only for readers but also for translators. We can easily meet more archaic words such as “*herein*” (ở đây), “*hereof*” (về điều này), “*hereto*” (theo điều này), “*herewith*” (kèm theo đây), “*thereafter*” (sau đó), “*thereby*” (bằng cách đó)... These words rarely used in modern English but often used in legal English and in PI contracts. For example, the word “*hereinafter*” is shortened by the phrase “*hereinafter referred to as*” and it can be translated in Vietnamese like “*sau đây gọi tắt là*”. This phrase is often used in the operative provision of a PI contract.

b. Borrowed words

Loanwords are words adopted by the speakers of one language from a different language (SL). A loanword can be also a borrowing. The abstract noun borrowing refers to the process of speakers adopting words from a source language into their native language. “Loan” and “borrowing” are of course metaphors, because there is no literal lending process. There is no transfer from one language to another, and no ‘returning’ words to the source language. Many borrowed words are derived from Latin or French for their meaning is relatively stable and conducive to precisely embody the concept. Some phrases which are commonly seen and used in PI contracts are listed as below. “*Pro rata tax rate*” (a Latin which is equal to proportional tax rate), “*Inter alia*” (especially), “*Force Majeure*” (a French indicating act of God, that is, something happens beyond human control and expectation)

c. Long sentences

One striking syntactic features of English PI contract is the tendency to use long sentences to express complex ideas with accuracy and precision. EPICs are rigid and logical, and the use of long sentences

could help accurately define rights and obligations of the relevant parties and leave no space for ambiguity and misunderstanding, which, as a result, may cause disputes and even heavy economic losses. In order to convey all the compulsory sense and information at a particular point, it is necessary to cover all conceivable situations, conditions or requirements. Here are some examples.

(4.35) “*Within 30 days after the signing and coming into effect of this contract, the Buyer shall proceed to pay the price for the goods to the Seller by opening an irrevocable L/C for the full amount of USD30,000 in favor of the Seller through a bank at export port.*”

[30, p.12]

d. Declarative Sentence

The PI contract is a legal document agreed after several rounds of negotiations. It clearly lists the rights and obligations of the parties rather than posing questions or discussing issues, hence the basic sentence structure is constructed by declarative statements, and questions and interjectional expressions are sparse in EPICs. Since the contract is a legally binding instrument, the rights and obligations of the parties under the terms are general to some degree; gradually most terms become international customs especially in business trade and investment. Therefore, present tense is pervasive in an EPIC...

4.4.3. Cultural differences in translation of EPICs.

Besides, *cultural difference* is another problem. Translators are supposed to be the messengers whose task is to convey a message from one language to another. Sometimes, translators have to face what she/ he does not know, or may be inadequate familiar with, the culture of the target language. In PICs, this problem is not as popular as the first one and mainly in translating proverb. For example, “*Buy-*

Back Deductible”, instead of translating as “*mức khấu trừ sau khi mua*”- a very Vietnamese way, it must be translated as “*bảo hiểm trở lại mức khấu trừ*”, a much more understandable way. Here are some following examples,

(4.38) “*Unnamed sub-stations will not be considered unoccupied for the purpose of this insurance.*”

[29, p.67]

“*Theo Đơn bảo hiểm này, những ga phụ không tên sẽ không được coi là không được sử dụng*”

4.5. SOME SUGGESTIONS FOR TRANSLATION OF EPICS

From the investigation above about translation procedures it is necessary that there be further consideration for the translation of EPICs. Admittedly, it is prerequisite that the translator has good knowledge of the language he is dealing with so as to manage them successfully, avoiding awkward mistakes in translation which may arise during the translation procedures. In the context of insurance field, it is important that translator have professional knowledge of this field before embarking on translating specialized texts. Professional understanding of insurance helps the translator easily follows the flow of ideas presented in an insurance contract, comprehend it better, and thus producing translation of good quality.

Last but not least, the translator is also aware of some other typical linguistic features of an insurance contract such as the use of modal verbs, archaic words, borrowed words, common words with uncommon meaning. He/she has to be very flexible because he or she often has to resort to more than one translation procedure for different grammatical or vocabulary categories in a text. At one time, it may be word for word translation, or transposition; at another time, it could turn out to be modulation, paraphrase or expansion. The translation, thus, has to be

careful in making his decision on an appropriate translation procedure so as not to produce unsound sentences which would hinder reader's comprehension when they deal with the TL version.

CHAPTER 5

CONCLUSIONS AND IMPLICATIONS

5.1. SUMMARY OF FINDINGS

This thesis is to study about the translation of EPICs into Vietnamese. It means that the research is intended to find out some linguistic features of PICs, on that basis, to show some popular methods and procedures applied in the translation of EPICs into Vietnamese. To achieve this goal, the study has been carried out through many stages. First, it gives an overview about translation theory in general and translation in EPICs in particular. Then it reviews and analyzes the basic methods and procedures which have been used in translating EPICs into Vietnamese. However, due to limited time and knowledge, I can't cover everything in frame of this thesis. Besides, mistakes and shortcomings are unavoidable. Therefore, all comments as well as recommendations for better performance are of high appreciation.

Once again, I would like to express my sincere to thanks my supervisor Assoc. Prof. Dr **Phan Van Hoa** for his enthusiasm, valuable suggestions, advice and correction during the course of my writing, to all people who are always besides and encourage me to achieve a vivid future.

5.2. IMPLICATIONS

The result of this study can help the translators, to some extend, to translate a good translation from English into Vietnamese which is clear, concise and unambiguous in content to achieve

benefit. Moreover, it can help Vietnamese readers get better understanding of linguistic features in English property insurance contracts and how to translate it from English into Vietnamese.

To translators:

This thesis will probably be a good reference material for reading and using it in translation practice. The result research will be hoped to equip for the translators some general knowledge of PICs with more technical terms as well as provide them some techniques when translating the EPICs into Vietnamese.

To readers:

Many Vietnamese readers who are studying insurance subjects or working for non-life insurance companies will get a lot of useful knowledge for their specific purposes. This investigation would give some methods and procedures in EPICs. They also know how to translate technical terms into Vietnamese.

5.3. LIMITATIONS OF THE STUDY

Because of time limitation, relevant materials, limited ability of the researcher as well as other outside factors I cannot cover all aspects of linguistic features in PICs, other methods and procedures that applied in the translation of EPICs into Vietnamese. I have just concentrated on analyzing several most common used procedures.

5.4. RECOMMENDATIONS

I would like to make a number of suggestions on further investigations into following areas:

Firstly, as the result of the research I found out that PITs are the most frequently used in PICs. Therefore, it is really useful to carry out a research with the topic “*A study on the translation of English property insurance terms into Vietnamese*” in which PITs will be more totally analyzed and categorized.

Secondly, there is a large number of clauses and sentences in property insurance field that need be studied. Therefore those who are interested in PI field can focus on the topic “*A study on the translation of English clauses and sentences in property insurance texts into Vietnamese.*”

I hope my recommendations would be useful for some language researchers who are concerned with PI field. On my part, after the study, I have not only gained access to translation methods when it comes to EPICs translation, but also had precious knowledge of insurance and trade contract. Vietnam’s economy is on the move forward, especially the country has just obtained access to the TPP that will attract many FDI enterprises to invest into Vietnam in the future, and the insurance sector promises to experience profound renovation and grow further. Thus, any translators who are bilingual in both English language and insurance “language” may find her/his opportunity in such dynamic and prosperous sector.