Llovd's of London boss mulls EU base

loyd's of London, the historic insurance market, has drawn Lup plans to move part of its operations to elsewhere within the European Union when Britain exits the bloc. The company

had already warned before the June 23 referendum that it was examining contingency plans in the event of Brexit. "Following the referendum we committed to looking at the options," the group said in a statement.



Russia holds kev rate steady

Russia's central bank held its key interest rate steady at 10 per cent, opting to keep inflation in check rather than help jolt the economy out of recession. Inflation risks have subsided and "our medium-term vision has not changed" since the bank last cut the

rate in September by half a percentage point, said central bank chief Elvira Nabiullina at a press conference. But in a separate statement the bank also warned that "the potential of interest rate reduction is limited in the near







The little emoji glossary

Emoji have exploded from 176 original designs to around 1,800 and counting, as the little symbols conquer the world. Here are a few things to know about hieroglyphics for the smartphone age.

Sweet emotion

There's something for everyone and every mood. Laugh, cry, shrug those shoulders, or give that forehead a good palm slap... digitally, of course. Rough day at the office? There's a head massage emoji too.





Diversity

There are now five different skin colour emoji, along with the traditional yellow. There's a gay family emoji and a Mother Christmas. A hijab-wearing Muslim woman is in the works. Religious images included a mosque and rosary. But images of deities are out -- they contravene rules set by Unicode, an international consortium that oversees the format.

So happy I cried

The 'face with tears of joy' emoji was chosen by Oxford Dictionary as the word of the year in 2015. It's also the most-used emoji worldwide, according to the emojitracker website. The heart symbol is the secondmost popular while a smiling pile of faeces is also a big hit.

Crazy Canucks

for plants and flowery stuff.

Canadians love the poo emoji, and ones about violence and money, according to a 2015 report by British tech firm SwiftKey. It found that while the French love the heart, Russians love all romantic emoji, and Arabic speakers go

Emoji vs. Emoticon

A woman looks at emoji characters

There are a lot more emoji -- the name combines Japanese words for picture and character -- than emoticons because they also show people, places and things along with feelings. Emoticons are alphanumeric characters that usually just express an emotion or mood, such as :-) to suggest a happy smile.

Food fun

The French love croissant emoji, it's all about rice dish paella for the Spanish, while the Aussies like to say it with booze. Shigetaka Kurita, who created the first emoji back in the late nineties, says he is still waiting for a grilled eel symbol -his favourite dish, and one loved by millions of Japanese.

> Japanese Shigetaka Kurita, the man who created emoji charachters

Ferrai, Aston Martin fined for exceeding emission targets

Copenhagen

he European Union The European yesterday said luxury carmakers Ferrari and Aston Martin would receive a fine for exceeding their carbon emission targets, as French cars lead the way in lowering emissions.

French car manufacturers Peugeot, Citroen and Renault ranked first, second and third on an annual list of large car manufacturers with the lowest carbon emissions, the European Environment Agency (EEA) said in a report.

"Two manufacturers, Aston Martin Lagonda and Ferrari, exceeded their specific emission targets and therefore are required to pay excess emission premiums," the agency said.

Based on data provided by the agency, Ferrari was likely to pay a fine of around 411,000 euros (around \$428,000) while Aston Martin was likely to pay around 33,000 euros. The final amount is calculated by the European Commission.

On average, new cars sold in the bloc had carbon emissions that were eight percent below the 2015 target of 130 grams



2014.

For light commercial vehicles sold in 2015, the number stood at 168.3 g/km, below the 2017 target of 175 g/ km and down 0.4 percent from

Last year, cars with lower carbon emissions were bought in Western EU member states compared to the Eastern members of the bloc last year, according to the EEA.

On average, the most efficient new cars were bought in the Netherlands, followed by Portugal, Denmark and Greece in second place, while Portugal followed by Cyprus bought the most effective new vans, the report found.

Conventional diesel and petrol cars accounted for 97.2 percent of new registrations, as the proportion of plugin hybrid and battery electric vehicles rose to one percent from 0.8 percent in

The remaining 1.6 percent of new registrations covered vehicles running on other alternative fuels, such as

