

# Tim Hogg

Senior Consultant

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Languages: English



## Expertise

- Behavioural Economics
- Governance
- Regulation

## Sectors

- Financial Services
- Telecoms, Media and Technology

## Profile

Tim specialises in regulation and behavioural economics. Since joining Oxera in 2016, his work has focused on financial services and telecoms. He won the International Institute of Communications 2018 Future Leaders Competition. Tim has testified to the European Commission in an antitrust context. On the financial services side, Tim has advised a number of retail providers on conduct and regulatory risks arising from their business models, processes and outcomes, focusing on quantifying consumer outcomes and the fairness of pricing.

On the telecoms side, Tim has advised operators and regulators around the world on various aspects of retail and wholesale market regulation, including online markets and both mobile and fixed connectivity markets.

Tim regularly delivers training on behavioural economics as part of Oxera's courses, as bespoke training for clients such as the FCA, and for marketing professionals. He has published articles on the intersection of behavioural economics and regulation, and has run a number of behavioural experiments.

## Selected professional experience

- Advising a firm on the implications of the FCA's proposed general insurance price walking remedies (2020–)
- Advising a regulated firm on the application of the five capitals model in business planning (2020–)
- Advised a firm on the financial impact of COVID-19 (2020)
- Advised a financial services firm on antitrust concerns and profitability analysis (2020)
- Conducted a large experiment on behavioural industrial organisation for a government department (2019)
- Advising a Czech mobile network provider throughout the European Commission antitrust investigation (Article 101) into mobile network sharing (2016–)

- Advised an insurer on the impact of providing services for vulnerable customers (2019)
- Advised an insurer on treating customers fairly and price walking (2019)
- Designed management information on consumer outcomes for an insurer (2019)
- Advised a telecoms regulator on a consumer protection investigation (2019)
- Assessed the conduct risks around several new mortgage products for a large financial services provider (2019)
- Assessed the impact of nuisance calls on customers, for an insurer (2019)
- Designed and delivered training on behavioural economics, conduct risk and regulation to members of UK Finance (2019)
- Advising an insurer on multiple issues around fairness of pricing over a range of general insurance products (2018–)
- Advising a client throughout the CMA funerals market investigation (2018–)
- Analysed the fairness of pricing for an insurer, including in general insurance and other products (2018–19)
- Advised a large financial services provider on embedding behavioural economics throughout the organisation (2018)
- Assessed conduct risks over digital channels for a financial services provider (2018)
- Modelled the consumer value of a financial services product given behavioural preferences in the context of an FCA investigation (2017)
- Conducted an online experiment for the Financial Services Compensation Scheme investigating specific factors that influence pension product choices (2017)
- Conducted an online experiment for the FCA investigating the effect of different charges on consumer choice of pension product (2016–17)
- Analysed a customer communication from a financial services provider using behavioural economics (2017)
- Assisted a litigation using insights from behavioural economics (2018)
- Assessed the impact of consumer data in online markets for Which? (2018)
- Analysed the effects of zero-rated pricing using behavioural insights (2018)
- Reviewed a market definition given insights from behavioural economics (2017)
- Created a practical guide to margin squeeze tests for a European telecoms operator (2018)
- Advised a telecoms regulator on the introduction of consumer protection regulation (2018)
- Advised a European regulator on the application of a margin squeeze test (2017–18)
- Advising a European telecoms operator defending a damages case (2016–17)
- Advised numerous telecoms regulators on regulatory issues, including wholesale markets, retail markets and consumer protection (2013–16)

## Selected publications

- Hogg, T. (2020), 'Framing Fairness', *InterMedia*, 48:1, pp. 29–31, International Institute of Communications, April.
- Hogg, T. (2019), 'Get the whole picture', *InterMedia*, 46:4, pp. 30–35, International Institute of Communications, April, based on 2018 Future Leaders Competition award-winning article.
- Hogg, T. (2018), 'Zero-rating behaviour', *InterMedia*, 46:1, pp. 34–36, International Institute of Communications, April.
- Hogg, T. (2017), 'Making the right moves: How behavioural economics can help consumers', *InterMedia*, 45:1, pp. 18–22, International Institute of Communications, April.

## Qualifications

- MSc Behavioural Economics, University of Nottingham, UK
- BSc Economics, University of Nottingham, UK