

# Georgia Davies

Consultant

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Languages: English



## Expertise

- Public Policy and Impact Assessment
- Regulation

## Sectors

- Financial Services

## Profile

Georgia is a member of Oxera's Regulation & Market Design and Financial Services teams, where she uses economic and analytical tools to provide solutions to a range of client issues.

Providing advice across a wide range of sectors, Georgia has particular expertise working in the fields of payments services, commercial strategy and public policy, estimating the economic impact of policies and regulation under a variety of scenarios. Her experience includes leading projects spanning from impact assessments to regulatory review cases. She has previously contributed to expert reports in support of litigation cases and has carried out profitability assessments.

## Selected professional experience

- Assessed the economic policy and regulatory issues associated with the gas market in a European jurisdiction (2020)
- Assessed the impact of cyber insurance on the UK economy for the Association of British Insurers (ABI) (2019–20)
- Analysis for the Government of Jersey in relation to its Future Economy programme and long-term vision for the island (2019–20)
- Analysis for the Government of Jersey in relation to options being assessed as part of the Personal Tax Review project (2019)
- Litigation support to National Grid in evaluating the damages resulting from a European cartel in the power cables market (2016–19)
- Analysis assessing the impact of brand protection services on online counterfeit sellers (2018)

- Strategic advice to a major international card scheme on a wide range of economic issues in the context of ongoing regulatory developments (2017–)
- Advised a large financial services firm on its cost-allocation methodology and transfer pricing arrangements (2017–18)
- Advised the States of Jersey on its taxation receipts forecasting methodology (2017–18)
- Analysis for a submission to the European Commission, commissioned by a major consumer goods company, on the excise tax treatment of various product lines (2017)
- Analysis assessing the economic and fiscal impact of an increase in the minimum wage in the States of Jersey (2017)
- Analysis assessing the distributional impact of key changes in taxes and contributions in the States of Jersey (2016–17)
- Assessment of the economic contribution of sections of the UK healthcare sector to the NHS and the UK economy (2016–17)
- Analysis of the economic impact of a new scientific research facility to support an economic business case (2016)
- Scoping exercise for a potential damages claim across four cartels (2015)
- Analysis of whether a universal service obligation represents an unfair burden, on behalf of a communications regulator (2014–15)
- Advised a manufacturer of consumer goods on quantifying its claim against an EU member state government under Bilateral Investment Treaty obligations for non-enforcement of tax rules (2014–15)
- Analysis of whether London bus operators were using the appropriate index to reflect the labour cost element of Transport for London's contract price adjustment mechanism (2014)
- Analysis of the regulatory systems of European water industries (2014)
- Analysis of the appeal structure and process of European airport charges; provision of advice to an international airport on the setting of its appeal process (2014)

## Selected publications

- Agenda in focus, (2020), 'Changing tides: how consumers and merchants are redefining the payment experience', August.
- Agenda in focus (2020), 'Paying up: the new economics of payment systems', June.
- Agenda in focus (2020), 'Retail payments: a changing European landscape', March.

## Qualifications

- BSc (Hons) Economics and International Development, University of Bath, UK