



CREATING TRUST WITH DATA

In four decades, we've learned at AFD that data accuracy builds and protects trust. By contrast, poor data increases internal costs and leads to poor service and lost customers and compromises hard-won reputation.

At AFD Software, we focus energetically on helping you achieve data precision in contact, location and banking data. It's in our DNA. Why? Because trust is hard to win and easy to lose.

Inside this edition of Postcode News, you can find out where some of our founding DNA comes from – and what makes it attractive for organisations like WPA Health Insurance to make the switch to AFD Software.

Precision and Trust: The Heart of Health Insurance

How WPA enhanced customer experience with smarter address validation

A Tradition of Excellence, Powered by Innovation

Founded in 1901, Western Provident Association (WPA) is no ordinary health insurer. As a non-profit organisation serving more than 400,000 individuals through both direct channels and intermediaries, WPA combines a strong ethical foundation with a deep commitment to customer service excellence. With over £30 million in turnover and around 200 dedicated employees, WPA's approach has always placed people before profit.

At the core of WPA's operations is a sophisticated digital infrastructure. From their internal administration systems and call centre to customer-facing portals and mobile apps, every platform is bespoke-designed to deliver seamless, efficient, and secure service at every stage of the customer journey.

The logo for WPA Health Insurance, featuring the letters 'WPA' in a large, white, serif font on a dark blue background.

Health Insurance

Why Address Data Matters More Than You Think

"We verify every single address during the customer journey," explains Kate Gamblin, Senior IT Services Manager at WPA. "Whether a customer is calling in, applying online, using the mobile app, or updating their details through the secure portal, address data plays a pivotal role."

From generating accurate quotes to issuing policy documents, collecting premiums, identifying the nearest healthcare specialist or highlighting duplicate records – a precise and valid address underpins it all. And for the many customers who prefer to receive information by post, accurate delivery isn't just expected – it's essential.

"Address data is fundamental to excellent customer service," Kate continues. "The process needs to be straightforward, integrated, and 100% reliable across all our systems."

Rethinking an Essential Service

As part of WPA's ongoing pursuit of continuous improvement and best value, Kate led a re-tendering process for address validation services. "We'd been with our existing supplier for some time," she explains, "but as part of our due diligence, we wanted to explore the market and ensure we were getting the best."

"One of WPA's key requirements was that any potential supplier must work directly with Royal Mail. This helped narrow the field and helped AFD Software stand out."

AFD Software have worked directly with Royal Mail since 1994, and the Postcode People at AFD know the definitive Royal Mail Postcode Address File (PAF) better than anyone. In fact Royal Mail chose AFD as the sole producer and distributor of “raw” PAF products on their behalf 15 years ago, and they still trust us to do so to this day. Our expertise to examine, process, and deliver these products to all consumers of raw PAF is now relied upon by over 50,000 organisations and millions of individuals. Every day. Across the world.

Zero Disruption, Intuitive API

With security and system uptime being two of WPA’s highest priorities, AFD Software had to prove that they could deliver on both fronts. Although address data isn’t stored by AFD, WPA needed confidence that there was no risk of data breach. And with live customer services running around the clock, reliability and high availability were non-negotiable.

AFD delivered, and from day one, the collaboration collaboration proved successful.

“Our developers found the documentation incredibly easy to use,” Kate recalls. “It was clear, straightforward, and intuitive. There were no follow-up questions, which really set the tone for a smooth rollout.”

The ability to run parallel systems during the transition helped ensure zero disruption. And the engagement with AFD’s account management team remained open, responsive, and aligned to WPA’s own high standards of service.

A Quietly Powerful Change

The switch to AFD Software may have happened quietly in the background – but its impact runs deep. With robust, secure, and easy-to-integrate address validation now in place across every WPA platform, both staff and customers benefit from fast, smart address data entry.

“I would absolutely recommend the service. From integration to ongoing support, everything has been well-executed. We expect a lot from our suppliers and **the Postcode People at AFD more than measured up to our expectations.**”

Kate Gamblin, Senior IT Services Manager





What's Next?

WPA's experience highlights the value of re-evaluating even the most foundational parts of your systems. Sometimes, it's the details - like ensuring every address is correct - that make the biggest difference to the service your customers feel.

The WPA journey to better address data started with a conversation.

You can talk to Joel about any aspect of how to improve contact and bank data quality by calling **0333 433 0711** or by emailing **joel.miller@afd.co.uk**



John Dolman – 1954 to 2025

Activist, Energiser, Completer

After 30 years, what's still in the founding DNA of The Postcode People? A huge part of the answer is the influence of John Dolman, who sadly passed away from a major heart attack at his home in Canada on 24th July 2025.

John was there at the beginning when AFD conceived and launched its first Postcode products and was also once an AFD Director. We are extremely sad to have lost him; however, we are also incredibly grateful to have known him, and we can recall many happy stories. These show who John was and how his faith, creativity, energy, action and skills have helped to shape what AFD is today.

Faith, Music & Preaching

John was the son of a miner, who sadly died when John was just 15. Three years later John became a Christian and worked as a Christian Evangelist, Worship Leader and Musician. He wrote songs, ran a music shop and toured. In 1991 John brought this faith, creativity, energy and action into the foundational years of AFD Software.

Learn, Understand, Resolve

On the job at AFD, which mainly served the charity sector in those days, with sheer hard work and a great sense of humour John mastered IT networks, system building and training. During the AFD transition to become "The Postcode People", John made sure that in 1994 AFD Postcode lookup was the first on CompuServe (a precursor to the Internet) – then a few years later the only place on the Internet you could get Postcode lookup!

The AFD team always dive in to understand and respond to support requests with speed, knowledge, openness to learn – and a solution focus. That approach is part of John Dolman's "can-do, will-do, done" DNA living on.

When John's creative energy was applied to marketing it was full-on! He put AFD on the map, organising and attending over 20 conferences and exhibitions in just 18 months! He engaged late nights on technical forums – making sure developers knew we were there for them – and driving our understanding of what they needed and wanted. Nothing was done by halves.



Risk Taker & Right-Hand Man

John had time for other passions. While working at AFD, he continued with local church leadership and a strong call to serve the hidden church in China. Although John was a risk-taker this was not with a "cavalier" attitude. It was with awareness, wisdom, insight and taking full responsibility – and it moved things forward.

John became a Director at AFD in 2003 when MD David Dorricott's first wife Ann passed away, briefly taking the helm and giving David essential practical support during a time of crisis.

John described himself as a right-hand man, activist, energiser, doer, and completer. We agree whole-heartedly.

Friendship & Miracle

Beyond John's passion for China were music and family. In 2004 he and his wife Chris moved to Canada to be close to elderly relatives. After moving he continued to serve the church and China and stayed close to AFD, regularly visiting our Isle of Man HQ to stay in touch with the business, and with his friends at AFD.

In October 2021 John was diagnosed with incurable cancer and wasn't expected to survive for more than a few months. Many prayed for a miracle and that is the word his consultant used to describe his healing which gave John, his family – and us – an extra 3 years – and John died Cancer-free.

Global Legacy

The impact of John's life isn't over – it's still influencing countless people across the globe – including you – our customers. We are thankful for his years of service and friendship; sad he is gone from us for now, and grateful for his example of faith in Christ and assurance of eternal life.

AFD Data News Q.4/25

Between July and September 2025 there were significant updates to data on PAF. These included 18 new localities; 6,421 new postcodes; 103,874 new delivery points; and 23,386 delivery point changes.

Postcode	Double Dependent Locality	Dependent Locality	Post Town
B50 4	BIDFORD GRANGE	BIDFORD-ON-AVON	ALCESTER
BL2 6		AINSWORTH	BOLTON
BT79 8	KEADYCAM	GORTIN	OMAGH
CH90 0			ELLESMERE PORT
CM1 6		CHELMSFORD GARDEN	CHELMSFORD
CM2 5		CHELMER VILLAGE	CHELMSFORD
CM2 6		CHELMER VILLAGE	CHELMSFORD
CM3 3		CHELMSFORD GARDEN	CHELMSFORD
LN6 6		SOUTH HYKEHAM	LINCOLN
MK20 0		MOULSOE FIELDS	NEWPORT PAGNELL
NP90 1		ST. MODWEN PARK	NEWPORT
PH33 6	ACHREOCH	GLEN NEVIS	FORT WILLIAM
RG40 3		SAWYER GREEN	WOKINGHAM
S75 6		DARTON	BARNSELEY
SN80 1		ROYAL WOOTTON BASSETT	SWINDON
SY21 9		BUTTINGTON	WELSHPOOL
TD11 9		GRANTSHOUSE	DUNS
TN33 9	HENLEY DOWN	CATSFIELD	BATTLE

The most up-to-date PAF data is available now in our latest Q.4/25 update. You can order updates for any AFD Software solution by calling **0333 433 0711** or email **postcode@afd.co.uk**

Joel Miller Marketing Manager



Joel is from Rugby, Warwickshire, the place where the game was invented – but always preferred to play and watch football!

Joining AFD as Marketing Officer 11.5 years ago in January 2014, Joel is now Marketing Manager writing content for the website, handling customer communications and organising conferences. Joel is also the main point of contact for all customers in Southeast England, including account management and Business Development.

Radio-controlled Heaven

Joel's first job was working in a shop called RC Heaven that sold radio-controlled cars, planes, helicopters and boats. That was his dad's hobby so when one of his friends opened a shop, Joel was unwillingly dropped off at 8:30am on the Saturday.

It was a good job though. Joel learned to speak to people of all ages and starting to sell! From there he became an apprentice electrician whilst working night shifts at Sainsburys. His next stop was university, where he got a degree in Business and Management. Joel worked as a Manager at Pizza Hut in the evenings whilst studying and then armed with a degree, got on the graduate scheme with Barclays, before starting with AFD.

Outdoors, Injuries and FI

Joel married Emma 15 years ago and they just recently had their first solo holiday since their honeymoon. They went to Mallorca and can't wait to go back – Port de Soller is now Joel's favourite foreign destination.

An eye injury stopped Joel playing football. He likes watching the FI – well at least the qualifying and the first few and last few laps of the race. Spending time with his family visiting parks and nature are Joel's new favourite ways to enjoy outdoor spaces.

Joel says *"AFD is a good company run by good people. I enjoy helping customers solve their issues around data quality. For me the best part is that a lot of the profit goes to charities that make a difference across the world."*

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