



PRECISION IS THE DIFFERENCE

Welcome to Postcode News! In Ireland, 35% of homes share an identical address with at least one other home. But to calculate flood risk for a home or a fair price for car insurance, a unique address is needed. Find out how AFD solved the challenge of precision pricing for OUTsurance.

New! Imagine if you could drag and drop a pin on a map to precisely where you want your building supplies or a parcel to be dropped. *You can! See how – inside!*

Did you know that AFD is committed to supporting the growth of online ordering through ongoing investment in our retail technology?

We help online retailers improve delivery success, build customer confidence, and reduce the costs of complaints and returns. Explore our latest developments.

[Read more inside >>](#)

OUTsurance

Pricing Risk with Precision

New to the Irish domestic insurance market in 2024, OUTsurance bring 25 years of experience from South Africa and Australia. Based in Dublin, the company sells car and home insurance directly to consumers, with a clear promise to price every premium fairly from the start.



Ireland's addressing system presented a unique challenge. More than 35% of homes share an identical postal address with at least one other property. Even the knowledge of the local postie cannot always resolve the delivery, particularly when people with identical names live at different homes with exactly the same address! For an insurer, inaccurate location data creates confusion, increases vulnerability to fraud and makes precise risk pricing more difficult.

Ireland's Eircode system, introduced in 2015, was designed to solve exactly this problem. Each of the country's more than 2.2 million properties is assigned a unique seven-character postcode, making every address individually identifiable.

AFD licenses Eircode within its services to organisations across Ireland and internationally, providing specialist addressing solutions to sectors including logistics, retail, finance and insurance. This is how AFD came to work with OUTsurance, helping the insurer build greater precision into its customer journeys and risk management.

We spoke with Jadon Thomson, Head of Underwriting and Reinsurance at OUTsurance, to understand how accurate address data is critical for pricing and managing insurance risk.



www.outsurance.ie

Getting Every Address Right

Every OUTsurance customer journey starts with the address and Eircode. Jadon explains:

"Getting the address right from the very first step is fundamental. AFD's Eircode lookup provides a consistently accurate, verified address each time a customer starts their journey with us."

The same principle applies across every channel:

"Accuracy shouldn't depend on how a customer contacts us – we've built AFD Eircode searching into every point of address capture."

That consistency matters. It gives OUTsurance confidence that the address held against a policy is accurate from first contact through to underwriting and policy management.

Ha'penny Bridge, Dublin

Cobh, County Cork



Why Latitude and Longitude Matter

Jadon explains: "To rate property risk for home insurance, the granularity of exact map co-ordinates - latitude and longitude - is of critical value. They allow us to bring a wide range of location-based risk data into our pricing; all returned to us automatically via AFD's Application Programming Interface (API). This means risk, and therefore price, more accurately reflects reality, which is hugely important to us."

Real People, Real Partnership

After reviewing several providers, OUTsurance chose The Postcode People. Jadon says AFD stood out for "the granularity of the data, the hosted service - uptime and transactional latency - and the speed and knowledge of technical and commercial support."

As the business grew, that support grew with it. Jadon continues: "Beyond clarity and simplicity of the integration, the AFD support team has deep internal understanding of the intricacies of the data and the integration options. This enabled us to tweak things over time to optimise to our requirements. We scaled rapidly and AFD made that easy."

For Jadon, the people behind the technology matter just as much: "Real people make real partnerships possible, and for us to be able to pick up the phone or email and always receive a quick, human response avoided the frustration of chat bots and automated replies. The team know what they're talking about and can make decisions, rather than speaking to someone who then can't implement any changes. AFD are brilliant at what they do."

And would Jadon recommend AFD Software? His answer is unequivocal: "I absolutely would."

Global Coverage

Handling Irish - or any other country's - addresses? AFD's address lookup solution finds and validates addresses and provides grid references to the finest granularity possible - all licensed from the best national and international sources. www.afd.co.uk/worldaddress

To discuss your specific requirements, talk to The Postcode People on 0333 433 0711, or email joel.miller@afd.co.uk



Adobe Commerce Extension – Extended!



Every typo has a cost.

A mistyped address can lead to an undeliverable parcel. An incorrect email address means order updates never arrive. A single digit wrong in a mobile number can break communication at a critical moment in the customer journey.

That's why the boffins at AFD have used their years of Adobe Commerce (Magento) experience to deliver a comprehensive upgrade. The new extension is complete with address, email and phone validation. It even includes brand new Precision Delivery (see Page 5). Now, you and your customers can drag a map pin and drop it precisely where you want your parcel delivered.

Customers can enter their details quickly and accurately, while intelligent validation helps identify and correct common typing errors before an order is placed. The extension also captures additional metadata, so hundreds of extra datasets are available directly to help enhance intelligence then use it to improve operations, strategy, communication and insights.

Better Data. Better Deliveries. Better Customer Experience.

Ready to Upgrade Your Checkout?

Discover how AFD's extended Adobe Commerce solution can improve data quality from the very first customer interaction.

Speak to an AFD e-commerce specialist about integrating accurate address, email and phone validation into your Adobe Commerce, BigCommerce, Shopify, EPOS or wider omni-channel solution. **Call us today on 0333 433 0711.**

Because every successful customer journey starts with accurate contact data.

A background image showing a delivery van with its rear door open, a delivery person in a blue uniform loading boxes, and a list of addresses on a screen.

18 weatherhill
BB9 0HF 18 Weatherhill Crescent, Brierfield, NELSON
DH7 8LJ 18 Weatherhill Way, Browney, DURHAM
HD3 2AF 18 Weatherhill Rise, HUDDERSFIELD
HD3 3QZ 18 Weatherhill Crescent, HUDDERSFIELD
RH6 9NQ 18 Weatherhill Road, Smallfield, HORLEY

With AFD's enhanced Adobe Commerce extension, you can:

- Reduce undeliverable parcel returns.
- Improve first-time delivery success.
- Protect email and SMS communications from data entry errors.
- Capture cleaner, more reliable customer data.
- Create a faster, smoother checkout experience.

The result is fewer fulfilment problems, lower operational costs and a better experience for both your customers and your teams.

NEW! Precision Delivery

We've all experienced deliveries that arrive at the right address but not in the right place.

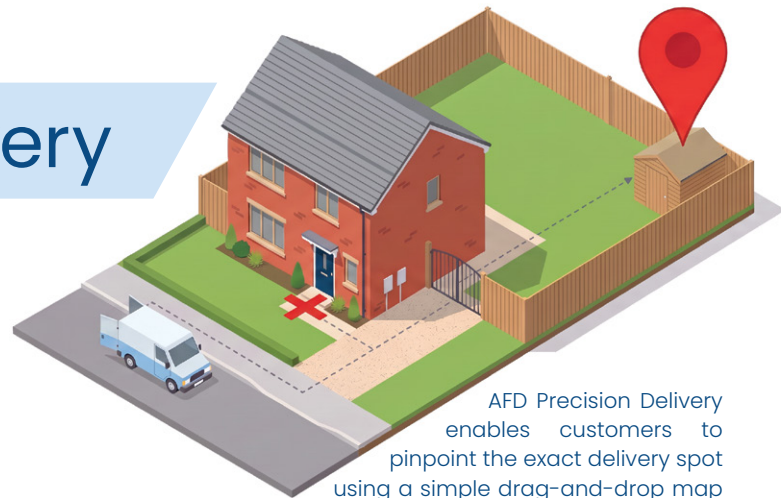
The bulk bags of sand for your weekend project are left on the driveway when the builder's merchant could easily have dropped them straight over the fence into your back garden.



The fresh ingredients from your weekly meal kit greet you at the doorstep as you return from work. With this rain shame they weren't in the shed.



The hospital has 5 entrances on 3 roads – now your driver is trying to reverse a 26-tonne, 12-metre truck out of the wrong entrance.



AFD Precision Delivery enables customers to pinpoint the exact delivery spot using a simple drag-and-drop map interface. Whether it's a shed, rear access gate, construction site entrance or a specific location within a large campus, you decide. The precise co-ordinates are captured and passed directly to the driver or courier.

The result is fewer delivery failures, fewer customer service calls, less wasted time and a significantly better experience for both customers and drivers.

Right Place. First Time.

With AFD Precision Delivery, you can:

- Give customers control over where items are delivered.
- Provide drivers or couriers with precise delivery co-ordinates.
- Reduce confusion at large or complex sites.
- Improve delivery success rates.
- Deliver a smoother customer experience from checkout to doorstep (or loading bay!)

Take the Drag Out of the Drop

Switch on AFD Precision Delivery for Adobe Commerce now.

Want it for your CRM, ERP or Merchant system? Call Joel Miller on **0333 433 0711** or email him at joel.miller@afd.co.uk

To see how easy it is to drag and drop – visit:

www.afd.co.uk/precision-delivery

AFD Precision Delivery. Designed to help every delivery arrive exactly where it's needed.

AFD Data News Q.4/26

Between July and September 2026 there were significant updates to data on PAF. These included 5 new localities, 6,092 new postcodes, 103,260 new delivery points, and 20,148 delivery point changes.

Postcode	Double Dependent Locality	Dependent Locality	Post Town
EH45 8		HORSBRUGH FORD	PEEBLES
LE12 0		SILEBY	LOUGHBOROUGH
M15 5		OLD TRAFFORD	MANCHESTER
NP11 9		ABERCARN	NEWPORT
NP19 4		INDURENT PARK	NEWPORT

The most up-to-date PAF data is available now in our latest Q.4/26 update. You can order updates for any AFD Software solution by calling **0333 433 0711** or email **postcode@afd.co.uk**

ADVANCE NOTICE

ONS Urban / Rural Code Change

The Office of National Statistics has consolidated and changed the format of Urban / Rural Codes and descriptions. This change will take effect in AFD products in Q1/27. For further details visit: **www.afd.co.uk/urbanrural**

NEW!

Property Level UK Flood Risk Data

Data for current and future flood risk for rivers and seas, and surface water is now available for the UK. Full details here: **www.afd.co.uk/flood-risk-data/**

Emma Miller

Marketing & Sales Assistant



Emma joined the Postcode People four years ago. She came on board to help with marketing communications and has since moved into generating opportunities for the sales team, putting AFD's solutions in front of the organisations that need them.

Patterns, Patients, Plants and Postcodes

Emma has taken an unusual route to AFD. She studied surface pattern design at university, trained and worked as a dental nurse, and later turned her interest in interiors and houseplants into her own business, with a permanent retail spot at the Hepworth Gallery in Wakefield.

Design, dentistry and plants might sound like an odd mix, but Emma's eye for detail and speaking with customers carries over into her marketing and sales role with AFD.

"I love the mix," Emma says. "No two days are quite the same, and there's a real sense that the work matters. Helping organisations get their data right has a knock-on effect for thousands of their customers."

Sourdough and Staycations

Emma likes to keep fit and is a keen baker. Sourdough is her current speciality, so there is usually a fresh baguette or batch of bagels on the go at home. She is also big on interiors, which is no surprise given the design and houseplant background.

Family is at the heart of it all, with three children and a husband, Joel, who is also one of the Postcode People here at AFD.

Last year Emma and Joel celebrated their 15th wedding anniversary with their first child-free holiday since their honeymoon. Mallorca, and specifically Port de Soller, is now the firm favourite holiday spot they can't wait to revisit. Closer to home, two days in the Cotswolds this May became Emma's favourite UK staycation.

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