



Our relationship with Benison Associates was initiated after we had appointed TopMark Claims Management Limited as 'Third Party Administrators' for our public liability claims with effect from 1st October 2010. Affinity Water Limited is a water undertaker within the meaning of The Water Industry Act 1991, and one of the largest water only suppliers in the UK, providing over 900 million litres of good quality drinking water each day to over 3.5 million customers based in over 1.3 million residential and commercial premises. The company's supply area covers the north London boroughs of Barnet, Brent, Ealing, Enfield, Harrow and Hillingdon and some home counties to the north and west of London – Bedfordshire, Berkshire, Buckinghamshire, Essex, Hertfordshire and Surrey and an area within Kent.

The operations of the Company give rise to 700+ public liability claims each year and typically involve third party property damage caused by the accidental escape of water from our network of mains. The generally increasing costs of claims require a focus on opportunities for savings on settlements and a proactive and tenacious approach to claims handling. Part of this process necessitates highly detailed examination and investigation of the damage and its causation. In this respect Benison Associates has been a most highly valued resource, providing a professional, timely and cost-effective building surveying service, including scoping and managing the necessary repairs. Over the long period since Benison Associates, particularly Michael Conway, commenced operating on our behalf, it is evident that Affinity Water has benefitted greatly from the innovative, state-of-the-art measures and approach that is adopted and instigated by Benison Associates in dealing with the damage to third party properties. This has resulted in a fall in the average cost per incident and our aspirations have been consistently exceeded in terms of quality of service, the extension of our customer care philosophy, a highly innovative approach in all ways and that important attention to detail whether dealing with a major claim or one of low value or complexity.

Water companies face a recurrent dilemma in the form of enhancing the service to customers on the one hand and controlling claims costs on the other. The regulator, OFWAT, imposes stringent reporting measures and water companies can be exposed to severe penalties if certain standards are not achieved. We seek therefore any form of assistance in attaining the required standards and Benison Associates has made a significant contribution in this respect. We regard Benison Associates as a highly valued partner on whom we rely for their commitment to continuous improvement, the culture of pro-activity, desire to support the Affinity Water brand and reputation, yet still retaining appropriate levels of robust defence while continuing a drive to help all parties involved. We continue to see a major improvement in the cost of claims settlements and I cannot speak too highly of the proven abilities and approach of Michael Conway and his team.

Trevor Dunnett
Insurance Manager,
Affinity Water Limited,
Tamblin Way, Hatfield, Herts, AL10 9EZ