

# Pitney Bowes helps Aflac ensure colour integrity and brand identity for customer communications.

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## Client profile

### Aflac

aflac.com

- Founded in Columbus, Georgia in 1955, today serves over 50 million customers worldwide
- Fortune 200 company; the number one provider of supplemental insurance in the United States
- Support Services group produces 2.6 million mail pieces per month



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## Staying on top of a growing industry

Just ten years ago, Aflac was one of only a handful of companies in the supplemental insurance industry. Today, it faces more than thirty competitors. To maintain its number one position as the provider of choice, the company must ensure that it retains its existing customers as well as attracting new ones. Today's consumer expects easy-to-understand, informative customer communications, but the company's monochrome transactional documents were falling short, risking customer retention. Aflac needed to upgrade its image to meet customer expectations while managing costs and maintaining document quality.

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## Business challenge

Aflac's Support Services group is charged with producing the bulk of the company's transactional print load, which includes policies, letters, notices, bills and claim cheques and totals about 30 million impressions each month. The quality of these documents is vital, and for years the group had relied on preprinted shells with monochrome printing. If colour was included, it would only be for highlight areas, and the shells limited the team's ability to redesign and improve their output. "Essentially, we were stuck inside a very restrictive box in terms of what we could do," recalls Mike Thomas, Vice President of Operations.

Determined to maintain its leadership position in the competitive supplemental insurance industry, Aflac wanted to be able to produce colour transactional documents that would offer the freedom to create easier-to-read, more relevant communications.

*“Pitney Bowes has created a great product and a great sales force, supported by an industry-leading service organisation. What else do you need?”*

— Senior Manager of Operations

### Waiting for technology to evolve

“When we first began evaluating inkjet technology in the mid-2000s the quality was not sufficient for us,” Thomas relates. “Even the black text quality did not compare to laser.”

The team did in-depth analysis and learned as much as they could about inkjet technology. While the early machines were fast, Aflac wanted to be sure that anything it sent to customers properly represented the Aflac brand, and that meant high print quality and colour accuracy. The company also evaluated colour toner systems, which were deemed too costly to run. Nothing on the market met the criteria until the introduction of the Pitney Bowes IntelliJet® 20 Printing System.

### Solution

The availability of this new digital colour inkjet printing system opened the door for Aflac Support Services to the capabilities the company was seeking: high-speed, low-cost colour with the high quality that was representative of the Aflac brand. However, the team made sure they evaluated everything out there before making their choice.

“What makes the IntelliJet so great is that the colour is excellent—the Aflac blue—and the quality of the entire document is high,” says Thomas. “The text is sharp and crisp, the blacks are black. We’d found the technology that could support our communications.”

Aflac went ahead with installing a Pitney Bowes IntelliJet 20 high-speed digital inkjet roll to cut-sheet printing system, one of the first of its kind in the US. It was a brilliant move: within two years, the company was able to convert fifty-four percent of its total volume to colour using that one machine, trimming costs and boosting productivity in the process. Based on these great results, Aflac added a second Pitney Bowes IntelliJet 20 three years later. Today, just two inkjet printers handle approximately ninety-five percent of the company’s transactional workload.

When the original IntelliJet printer was coming off lease, Aflac Support Services was seeking to boost capacity and throughput. The Pitney Bowes sales team came forward with a solution: replace it with the same technology that had proven so successful, but upgrade the pre and post machines that were not able to keep up with the IntelliJet printer’s high speed. The newest IntelliJet can run at its rated speed of 400 feet per minute. Now, issues related to the pre and post machines that were slowing production in terms of stacking, cutting and slitting have been eliminated.

“It makes a big difference in our productivity,” says the Senior Manager of Operations. “We’re not dealing with downtime and paper jams like we were.”

*“Pitney Bowes has proven to be a great partner for us. They bring innovative solutions to the table. They provide peace of mind that our critical documentation is going to go out on time.”*

— Mike Thomas, Vice President, Operations

### Making good on a promise

Thanks in part to its charming mascot, the Aflac Duck, the brand is highly recognisable and tremendously popular with consumers, ranking it among the best-known companies in the world. It is vital for any company to protect hard-won brand identity such as this, and document quality is an important reflection of brand identity for Aflac.

When Aflac purchased its first Pitney Bowes IntelliJet® 20, colour accuracy was a significant aspect of the decision: specifically, Aflac blue. Precision inkjet technology from Pitney Bowes satisfied Aflac’s critical requirement to achieve brand compliance for colour. “Trust in the brand is extremely important and colour is part of the brand,” Thomas says.

“We don’t sell a tangible product, we sell a promise. When we sell that promise we send our customers an insurance policy. That’s the only thing they get from us until they file a claim, so print quality has always been extremely important to Aflac,” Thomas adds.

Aflac’s correspondence is not just the face of the company, it has to be correct, timely, with quality that is on par or superior to that of the competition. In June 2012, Aflac Support Services earned the coveted quality management system certification, ISO 9001 — evidence of the company’s commitment to providing a quality product and customer satisfaction. What’s more, Aflac has been named one of Fortune Magazine’s Top 100 Companies to Work For for a record 16 consecutive years.

### Benefits

Since the days prior to the installation of the first Pitney Bowes IntelliJet Printing System, Aflac Support Services has seen a significant increase in efficiency. “The machines are so much faster. And we have far fewer machines because we’re not running those preprinted shells,” says Thomas. Today, the IntelliJet printers run ninety-four percent of the work in less production time. Previously, Support Services operated on a 2x12x6 shift, whereas now they operate on a 2x8x5 shift.

Thomas adds: “Probably the greatest benefits we’ve seen are higher productivity and cost savings.” The company was previously using—and storing—ten different preprinted forms, which had to be loaded and unloaded for each job run. And it was able to open up a lot more valuable floor space by replacing 12 existing printers with the two IntelliJet printers and two cut sheet MICR printers.

“We’ve also been able to make some staff reductions—going from 15 down to 7 employees—as a result of increased efficiency,” says Thomas.

There have also been cost savings related to paper. “Consider the cost of buying cut sheet by the pallet load versus the cost of a roll of paper and turning it into 38,000 duplex 8½ by 11 sheets,” says the Senior Manager of Operations. “We were able to save over \$100,000 annually on pre-printed forms.”

What’s more, by transforming customer renewal notices into easier-to-read, attractive full-colour communications, Aflac has driven higher response rates at lower cost. “Our policyholder retention is greater,” says Thomas. “One of the things we’ve done to move the needle is provide more effective communication with our customers.”

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## Technology used

- IntelliJet® 20 printing systems
- Production Intelligence® solution
- Pitney Bowes high-speed inserters

*"We're engaged with our marketing group to look at ways to take advantage of white space in existing customer communications. This adds huge value that wasn't possible in the past."*

— Senior Manager of Operations

## Thinking outside the box

"Today, we are no longer boxed in by preprinted shells. We have reformatted documents to be user-friendly and relevant, and we can use colour technology to make documents more effective, highlighting high-value areas," says Thomas. The team has successfully redesigned all of its major customer correspondence with great results—invoices, explanation of benefits, policy transformation letters, and more—showcasing the capabilities of the technology.

Plus, the IntelliJet printers are so efficient that Support Services has capacity to spare and quality is so good the team is looking to print more jobs using colour inkjet. "We're engaged with our marketing group to look at ways to take advantage of white space in existing customer communications," reports the Senior Manager of Operations. "This adds huge value that wasn't possible in the past."

## Partnership for the future

Aflac Support Services continuously evaluates inkjet printing technology to ensure they are using the best the market has to offer. "We are very careful about spending the company's money," says the Senior Manager of Operations. "We always evaluate what's available to ensure we're making the right decision." Each time, Pitney Bowes has come out on top—three times, in fact.

But it is not solely the quality and capability of the equipment Pitney Bowes has to offer that has won Aflac Support Services over; it's also the depth of the partnership. "I'm very, very impressed with their maintenance teams, their skill sets and their reaction to our needs. I've never seen installations go as smoothly. It's seamless," the Senior Manager of Operations reports.

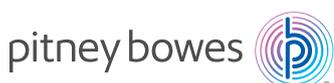
The Aflac Support Services team also sees the advantage of working with a single solution provider across its print and mail flow. "I go home and sleep at night knowing that if something goes wrong, we really don't have to worry about it. The Pitney Bowes team just takes care of it," says the Senior Manager of Operations.

"Pitney Bowes is a provider of choice for us," he continues. "They have recognised the changing marketplace and reinvented themselves to deliver more for their clients. They are more of a technology company today than a machine company." His conclusion: "Aflac is a progressive, technology-driven company. We must work with vendors that are ten years ahead of the times. Pitney Bowes is thinking out in the future for us."



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