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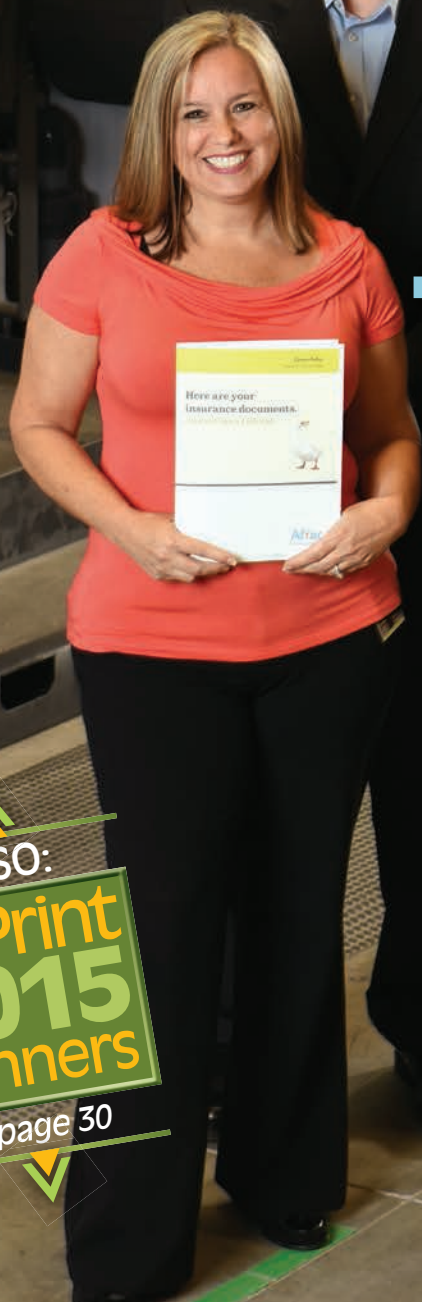
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Standing with one of Aflac's two Pitney Bowes IntelliJet 20 inkjet presses are (from left) Cillian Seguin, Mike Thomas, Eric Seldon, and Frank Butler.



The Inkjet Advantage

Aflac has turned to inkjet for the in-house printing of its transactional documents—a change that is benefiting the insurance company in many ways.

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Dipping Their Wings in the Inkjet Pond

Aflac has moved to inkjet for the in-house printing of its transactional documents, a change that has reduced equipment, freed up floor space and increased the amount of color on company documents.

By Chris Bauer

IF YOU peek beneath the feathers and webbed feet of the iconic Aflac Duck advertising character, you will find an in-house inkjet printing powerhouse that produces a heavy print workload for insurance industry giant Aflac's wide customer base.

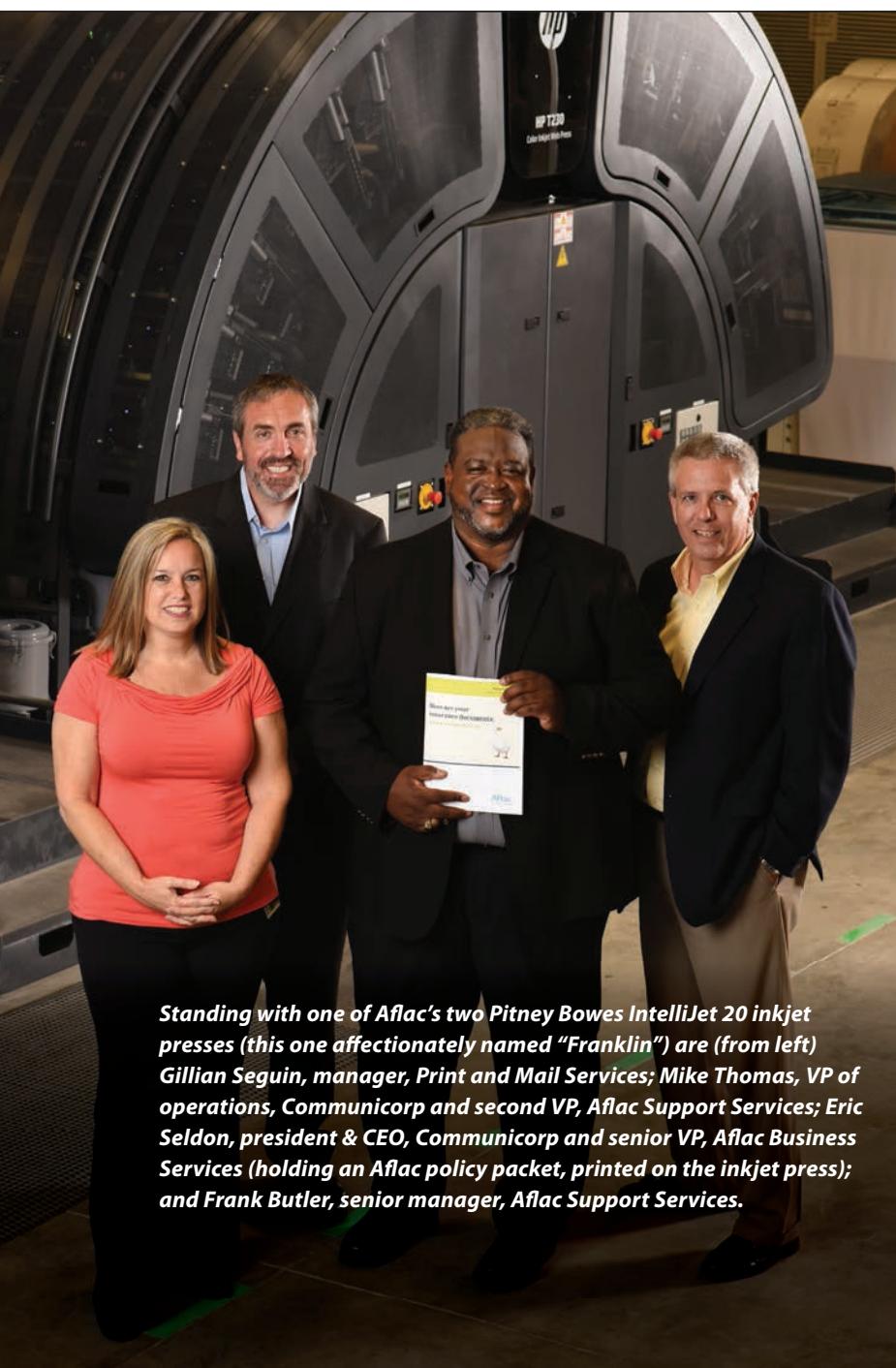
Located at Aflac's worldwide headquarters in Columbus, GA, the Support Services group is responsible for producing the bulk of the Fortune 500 company's transactional printing.

Support Services uses a pair of production inkjet presses to print approximately 95 percent of the company's transactional printing jobs, both in black-and-white and color. In 2011, Aflac installed a Pitney Bowes IntelliJet 20 roll-to-cut-sheet printing system (based on the HP T200 press) with slitting, merging, cutting and stacking capabilities. The shop added a second IJ20 printer to its fleet last December.

"Together, these two printers, affectionately known as 'Ben and Franklin,' process all of Aflac's transactional print requirements including EOBs, customer letters, customer mail outs, policy covers and policy content across two shifts running at speeds up to 400 feet per minute," notes Frank Butler, senior manager of Support Services.

The move to inkjet technology allowed the shop to retire eight older machines and free up valuable floor space at the 35-employee in-plant, adds Gillian Seguin, manager of Print and Mail Services.

"We wanted to leverage the growing



Standing with one of Aflac's two Pitney Bowes IntelliJet 20 inkjet presses (this one affectionately named "Franklin") are (from left) Gillian Seguin, manager, Print and Mail Services; Mike Thomas, VP of operations, Communicorp and second VP, Aflac Support Services; Eric Seldon, president & CEO, Communicorp and senior VP, Aflac Business Services (holding an Aflac policy packet, printed on the inkjet press); and Frank Butler, senior manager, Aflac Support Services.



Frank Butler and Eric Seldon inspect the print heads on the Pitney Bowes IntelliJet 20 inkjet press, which is based on HP's T200 press.

inkjet industry and become a leader in producing color transactional documents,” Seguin says, noting that the company changed from using 20-lb. bond to 24-lb. stock when it transitioned to inkjet technology. “Even though we didn’t have anything specific in mind, we knew if we brought the technology in, our internal customers would buy in—and they did. We now print over 52 percent of our transactional documents in color.”

Seguin, a 28-year Aflac veteran, began managing Print and Mail five years ago, moving from the inventory management side of the business.

“I broke in with the inkjet printers,” she says with a laugh, recalling that Aflac previously had minimal color on any of its transactional documents.

“We would have highlight color on some documents—just a basic blue or green—but that was about it,” she says, adding that the company knew it needed a solution to add color to its transactional work.

A Two In-plant Company

Aflac actually has two printing divisions: Support Services and Communicorp Inc.

- Support Services houses Aflac’s transactional printing lines, producing claim checks, policies, letters, notices and bills.
- Communicorp prints all marketing collateral such as brochures, business cards, pocket folders, post cards and direct mail campaigns.

All documents are available in English and Spanish at both Support Services and Communicorp. Both divisions offer a lot more than just printing services, including mailing, graphic design, fulfillment, program management, storefront build outs, marketing technology and promotional products.

“In certain scenarios, some jobs can be produced at either facility,” notes Eric Seldon, president of Com-

municorp and senior vice president of Business Services. “The two most important advantages of Aflac’s in-house printing are brand management and service delivery.”

Both Support Services and Communicorp are ISO9001-certified and operate under strict brand management guidelines, he points out.

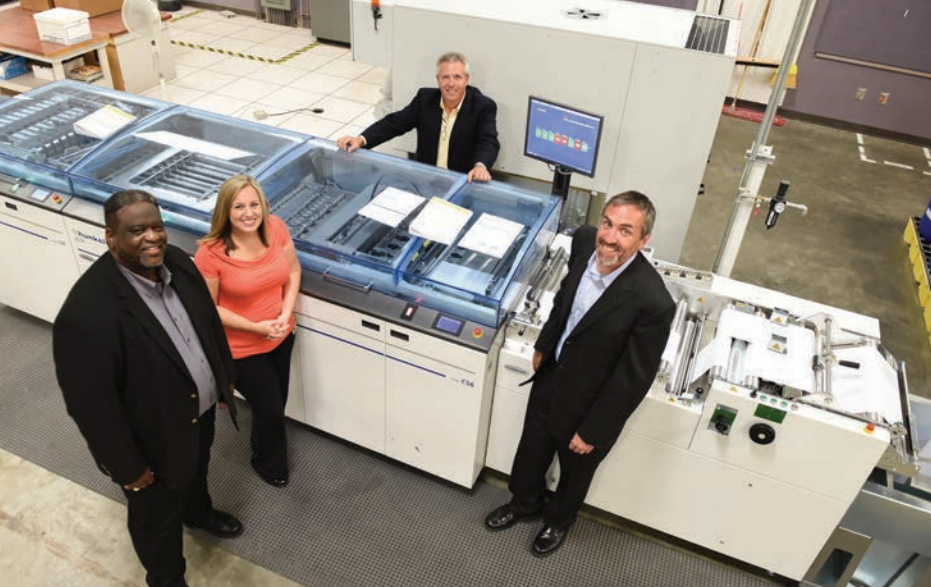
“Our quality management system ensures consistency throughout the printing and mailing processes,” Seldon says.

The addition of the second inkjet printer will allow Support Services to help out Communicorp with some overflow work. That was one of the justifications for Aflac to get an additional machine, Seguin contends. The first inkjet printer was printing 54 percent of the total daily volume in both black and white and color.

“We needed to get another one to have consistency and to keep up with our volume,” she says.



Standing by the in-line Hunkeler CS6 cutter on the finishing end of the inkjet press, Gillian Seguin and Mike Thomas review a freshly printed policy packet.



In-line finishing on the inkjet presses—comprising a buffer, cutter, separator and stacker—has greatly enhanced productivity and efficiency. From left: Eric Seldon, Gillian Seguin, Frank Butler and Mike Thomas.

Support Services cranks out 25 million impressions per month, while producing around 2.6 million pieces of mail on a monthly basis.

Not to be overshadowed by the inkjet installation, Support Services also added a pair of Xerox 144 MICRs earlier this year to handle check printing duties.

“The lease was coming up on our old machines, which were five years old,” Seguin explains. “We wanted to upgrade to something more efficient that could handle higher volumes.”

A Thorough Evaluation

Aflac had been evaluating inkjet technology for more than a decade, reports Mike Thomas, vice president of Communicorp and Support Services. However, the quality of inkjet was not where the company wanted it for its customers until just a few years ago.

“The early inkjet web devices were fast, but the quality was more fitting of mass volume, low quality, direct mail,” Thomas says. “We also evaluated toner-based color devices, but found the costs to be too high.”

Once the company was introduced to the IJ20, officials felt like the technology was where it needed to be to enhance its in-house printing operation.

“Inkjet offered us high-speed, low-cost color with the quality that we felt was representative of the Aflac brand,” Thomas contends.

Producing its printing in-house brings many benefits to Aflac, he adds, including speed to market, flexibility and lower costs. He points to Aflac’s new One Day Pay platform, which promises to process and pay insurance claims in one business day, and

the company’s pride in being responsive to its customers, as examples of how in-house printing is advantageous.

“By printing our correspondence in-house, we are guaranteed that our work is the number one priority,” he contends. “Printing in-house provides great flexibility as well. We are not faced with change orders or service fees if we need to make quick, same-day changes to our correspondence.”

The In-house Advantage

Thomas notes that Aflac enjoys the ability to move print jobs around, switch stocks and make color changes without the red tape associated with a commercial printer.

“We are fortunate that we have a large customer base, which provides us with the economies of scale to warrant purchasing state-of-the-art print equipment, such as our two IJ20s, to produce our work at a very competitive cost,” he says. “Our volume, combined with a very low overhead, allows us to keep costs down for the company, which we can pass to our customers.”

Seldon believes that the future of inkjet technology will help shape the direction of both in-plant operations at Aflac.

“If we continue to drive out cost and drive up the value of print, Aflac can further utilize technology to improve one-to-one marketing,” Seldon explains. “We also continue to provide e-solutions to our customers to improve efficiency and reduce costs. Today, about 24 percent of our policies go out electronically. We also send out about 30 percent of our privacy notices electronically. We are always looking for ways to improve our printing operations with processes and technology to be able to continue to provide quality work that represents the Aflac brand well, now and in the future.”

Thomas adds that the in-plant’s vision for ongoing success is pretty simple—to continue to ensure that any job that leaves the operation represents Aflac in the best way possible.

“This means that our correspondence has to be correct, it has to be timely, and the quality and presentation of our correspondence has to be on par, or superior, with our competition,” he stresses. “Being the market leader in supplemental insurance has many advantages, such as the large customer base that allows us to have the economies of scale to invest in technology. However, it also comes with much responsibility, as our competitors are always trying to one-up us, and our clients expect us to be the best.”

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