



Ensuring customer critical documents are ready to send on schedule with the RICOH Pro™ VC20000



Matmut combines innovation and ingenuity by connecting a Kern mail inserter directly to Ricoh continuous feed inkjet printers to increase production efficiency, reduce costs, and improve environmental sustainability.

COMPANY & CHALLENGE

Formed as a mutual society, Matmut provides a comprehensive range of financial and insurance services. Based in Rouen, northern France and with 6,529 employees serving 4.5 million members, Matmut generated turnover of EUR 2.5 billion and achieved a combined net income of EUR 46.9 million in 2022.

Over the years, Matmut has gained a respected reputation for its insurance and financial services, which include motor, home, health, theft, and specialised cover. Yet even as the industry has moved to online and app-based services, many customers continue to prefer paper communications, and Matmut prints large volumes of transaction-related documents.

While it was able to print only in mono at its compact in house print facility, Matmut would often include colour output by commissioning external partners to pre-print rolls of paper, which it would then personalise using its own mono printers.

To provide enough time for the personalisation process and to ensure mailings were sent out on schedule, pre-printed materials were ordered and delivered several weeks in advance. In addition, to allow for losses caused by the inevitable paper jams or production difficulties with its envelope insertion process, Matmut would over order the pre-printed colour stocks and dispose of any excess at the end of each mailing.



The environmental impact of the existing approach was not limited to the need to over order paper. In addition, the use of individually pre-printed paper rolls for any colour output meant that Matmut would receive multiple small deliveries of paper, adding to total costs and increasing the supply chain's carbon footprint.

Christophe Chapelle, Manager for Operating Systems, Publishing and Application Operations, comments, "Matmut is required to send legal notices and related items at specific times, as well as requests for insurance premiums and annual contract renewals. In our business, deadlines are very important both for us and for our clients."

The Matmut team wanted to reduce the time taken to create, print and fulfil its customer communications initiatives. Further, the company looked to reduce transport frequency and cut paper wastage to contribute to meeting corporate environmental commitments. With its existing mono printers reaching the end of their life, Matmut looked for ways to cut costs, improve its efficiency, and reduce its carbon footprint.



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SOLUTION

Matmut described the colour print requirements and the physical limitations of the available space, and invited suppliers to propose solutions, with production efficiency and enhanced environmental performance high on the wish list. A must for Matmut was a solution that would preserve its existing approach: two parallel production lines incorporating a print stage connected to an envelope insertion stage, with no interruption.

By their nature, mail inserters are prone to experiencing paper jams. In a continuous feed setup, this means that printing may need to be paused so that jams at the insertion stage can be remedied. The Ricoh team knew that while inkjet printing offered all the right colour capabilities, this technology does not respond as well as toner printing to stoppages in production. Specifically, halting a continuous feed inkjet printer inevitably results in some paper wastage when the machine is restarted and getting back up to speed.

To solve this, Ricoh worked with finishing partner Hunkeler and its French distributor GIC, to propose an innovative solution based on control software and a ‘buffer zone’ between the new printers and the downstream mail insertion machines.

The key idea is that the software automatically detects when there is too much or too little paper waiting in the buffer zone, and adjusts the speed of printing accordingly.

“To help us make the right choice, Ricoh demonstrated a customer deployment of a RICOH Pro VC20000 in the UK. In addition, we visited a French customer site with similar machines where they also planned to go from a combination of in house and pre-prints to in house only. These two customer installations gave us confidence that the Ricoh solution would meet our needs,” says Christophe Chapelle.

He adds: “While Ricoh’s global reputation was important, it was not decisive; the choice depended on the ability of the solution to meet our requirements. In particular, the small footprint of the Pro VC20000 would fit perfectly in our compact facility. But having a major world player in printing on our side assured us of the strategic value of the solution.”

Matmut replaced its end of life mono printers with two Pro VC20000 continuous feed inkjet devices, able to output 75 metres a minute in full colour. The solution is able to print everything handled by the previous environment, but with the crucial benefit of doing so from blank paper. Background and data are printed in a single pass, increasing productivity and reducing printing costs. This also opens up new possibilities for the internal print team to better serve the marketing



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Christophe Chapelle, Manager for Operating Systems, Publishing and Application Operations



community within Matmut, given the ability to print in full colour with very short lead times.

The two Ricoh printers are each connected to a series of dynamic perforating, fan folding and stacking solutions from Hunkeler, before the Kern 3500 mailing equipment inserts inline the final packs into envelopes. If the mail inserter needs to slow down and if the web buffer is almost full, the inkjet printer will automatically slow down until the mail inserter has almost emptied the buffer, at which point the inkjet printer will automatically return to full speed. Operators can also manually control the speed of the printers and finishing devices.

With four peak insurance renewal periods each year, it was essential for Matmut to be able to implement the new solution without interrupting production. Ricoh introduced the Pro VC20000 devices one production line at a time, and attached them to the existing finishing systems – including the additional buffer trays – within the tight confines of the existing print facility.

“The implementation was planned around very tight deadlines, as it was essential to continue production. The deployment included training the operators on the new technologies, including colour management, the dynamic perforation capabilities and more. Ricoh delivered good knowledge transfer, and we quickly transitioned to the new Pro VC20000 systems” comments Christophe Chapelle.

BENEFITS

With the integrated Ricoh, Hunkeler, and Kern systems in place, Matmut is now able to go from a single roll of white paper to a full colour mailing, personalised and enveloped, ready to be sent without intermediate operator handling. As a result, the company is better placed to meet demanding deadlines for dispatching insurance documents and other correspondence to customers.

“The big advantage is that we now use the same rolls of blank

paper for everything, delivered in a few large batches to cover all our needs. Previously we ordered a roll of specific pre-printed documents up to eight weeks in advance, whereas today the team can supply a PDF and we can be ready to print and fulfil in a matter of days," says Christophe Chapelle.

He adds: "The Ricoh solution has enabled us to eliminate the long lead times caused by the pre-print and then the print, remove the carbon footprint of multiple small deliveries, and significantly cut our paper wastage to improve environmental performance."

In addition the implementation of in house colour printing has enabled the print facility at Matmut to offer new services to other company divisions. Already, the print team has seen internal demand growing. Christophe Chapelle concludes: "The speed and reliability of the Ricoh solutions enable us to complete all our work and enjoy the capacity to take on new projects for sales, marketing, and other units. Like many companies, Matmut uses multichannel communications to reach customers and prospects, and the Ricoh solution opens more possibilities for the print channel."

ABOUT RICOH

Ricoh is a leading provider of integrated digital services and print and imaging solutions designed to support digital transformation of workplaces, workspaces and optimise business performance.

Headquartered in Tokyo, Ricoh's global operation reaches customers in approximately 200 countries and regions, supported by cultivated knowledge, technologies, and organisational capabilities nurtured over its 85-year history. In the financial year ended March 2023, Ricoh Group had worldwide sales of 2,134 billion yen (approx. 16.0 billion USD).

It is Ricoh's mission and vision to empower individuals to find Fulfillment through Work by understanding and transforming how people work so we can unleash their potential and creativity to realise a sustainable future.

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