



# C&H Distributors, LLC

BusinessIQ Premier Profile<sup>SM</sup> provides critical information to evaluate new and existing clients.

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Experian's BusinessIQ Premier Profile<sup>SM</sup> helps C&H Distributors, LLC expedite risk assessment and manage costs in a fast-paced direct-marketing environment.

## Client

Based in Milwaukee, Wis., C&H Distributors, LLC operates as a wholesale distributor of facility products for commercial, industrial and institutional customers in the United States.

The company offers a complete range of transport products; equipment for warehouses, businesses and offices; packing materials; and products for occupational safety. Founded in 1937 as C&H Electric Company, C&H Distributors operates as a subsidiary of K&K America Corporation serving manufacturers, distributors, workshops, service providers, government agencies, public utilities, schools and churches in the contiguous United States.

The company helps its customers by quickly delivering products to the location customers desire at an affordable price through direct marketing.

## Challenge/Objective

Customer service is a key differentiator for C&H Distributors, and providing a personal touch is an important part of business. The ability to quickly finance orders is critical in maintaining high levels of customer satisfaction and service, as C&H Distributors typically processes orders for delivery within four hours. "In a high-volume business where we carry fairly high AR balances, it is critical to be able to quickly and accurately assess credit risk," says Donna Patelski, Lead Credit Analyst for C&H Distributors

However, doing business in a faceless environment through phone, mail and fax and over the Web is challenging for credit and fraud risk. "Having a complete understanding of the current market is an integral part of our company's growth and success," Patelski adds. "Through our relationship with Experian's Business Information Services, we are able to leverage the freshest, third-party-verified data on virtually all U.S. businesses, enabling us to make more informed decisions that help drive revenue."

## Resolution

C&H Distributors has been using Experian's BusinessIQ Premier Profile for approximately one year. Experian<sup>®</sup> was selected over the company's previous provider of more than 30 years based on the value Experian provided. "We researched several credit reporting agencies and were able to find a comfort level with Experian over our previous provider," says Patelski. "We did an analysis comparing our previous provider to Experian over a couple of months, and after evaluating outcomes we found that Experian gave us the critical information that we needed at a cost-effective price. We are also very pleased with the ongoing support and especially the training we've received from Experian."

## Results

Since beginning to use Experian's BusinessIQ Premier Profile for its risk decisioning, C&H Distributors has reduced its information costs and bad debt. "Our bad debt has actually gone down since we've begun to use Experian because of the improvement in the quality of the information we are now receiving," says Patelski. Having the information it needs immediately also has helped C&H Distributors continue to meet the customer service levels the company has established, helping its sales department to bring in new business and build existing relationships.

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