

On Call International insures more than 18 million business travelers each year

February 19, 2015

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'Quite frankly, it's been a fantastic place to have a business,' says On Call International CEO Michael Kelly about New Hampshire.

Keeping cool heads during a crisis has been On Call International's mission since its inception nearly 20 years ago. It's a trait that has served its customers well, helping them navigate their way out of foreign jams big and small. It's also a trait that has helped the company through some rocky times, bringing On Call International from the brink to recognition as one of the fastest-growing companies in the country.

The travel risk management firm provides a wide range of services for travelers both in the United States and abroad. Whether it's a medical emergency, an arrest or a lost passport, On Call works with officials and medical staff on the ground wherever the client is located to resolve the situation, sometimes traveling to the customer to bring him home.

Last year, On Call International fielded 500,000 incoming and outbound client calls, and 300,000 emails to and from clients. The company brought home the remains of more than 300 people and sent 400 private jets and air ambulances – equipped with a rescue nurse and medical equipment – to locations around the world to bring clients home.

More than 18 million travelers sign up for the firm's services each year – numbers that don't include the many calls On Call gets from people with travel safety concerns, such as those who have a scheduled trip to the Middle East.

According to On Call, 70 percent of the cases they tackle are completely unexpected events, meaning the client did not have a previous medical problem or expect to run into a safety issue before going.

Take the case of the business traveler in Kazakhstan who was struck by a tree limb, breaking his sternum and puncturing a lung with a fractured rib. In a country with its share of health care challenges, On Call medical staff located a surgeon nearby with expertise in cardiac care that could perform the surgery the client needed.

Where the clients are

The firm's clients range from business travelers and expatriates to academic institutions and study abroad programs. On Call also serves travel agents and what is known as “affinity marketing groups,” including the Good Sam Club, the largest RV club in the world.

According to CEO Michael Kelly, the company is seeing solid growth across all of these segments – compounded annual growth of 19 percent over the past six years. That kind of growth was good enough for On Call to be named to Inc. magazine's Top 5000 Fastest-Growing Private Companies for the last two years.

The newly expanded sales team exceeded its goals in 2014 and is on track to exceed sales goals for 2015, he says.

In fact, the company is moving staff out of its 9,000-square-foot office space in Salem to bigger digs across town.

With the continued globalization of the economy, Kelly says more midsized corporations are sending staff abroad to work and broker deals. On Call has seen the fastest growth from companies with fewer than 5,000 employees who are looking to outsource their duty-of-care.

“If you send an employee to a location where there may be some exposure to danger or potential health problems, you have to give them information prior to departure to keep them safe,” says Kelly. “What we’re finding is that midsized companies don’t have this in place.”

Kelly points to a number of factors that have helped spur his company’s growth, including his participation in the Harvard Business School’s Owner/President Management program, which he said gave him a new perspective on leadership and paid for itself in a few years.

The company has seen 19 percent compounded growth over the past six years

He also mentioned a team of senior managers he brought in three years ago to help run operations and meet growth goals, instead of hiring from within.

“Sometimes the people you start a business with aren’t the people that can get the company above a significant size,” says Kelly.

Bringing in technology and analytics that can provide a perspective on how the company operates has also helped grow the company in a more efficient and smart way, he added.

“We’ve invested in technology that’s reduced the cost of operation,” says Kelly. “We have strategically picked target markets and clients, and we’ve turned down stuff that doesn’t fit.”

Beginning of an idea

Kelly became aware of the travel risk management business while working in the Travelers Cheque division of American Express, where he helped create the hand-delivered traveler’s check service.

If you’re of a certain age, you’ll likely remember the commercials for this service. One featured a harried couple on the crowded streets of a foreign city, panicking after losing their non-American Express traveler’s checks. Another opened at the pool of a luxury

hotel, where an attractive traveler relaxes while he waits for a white-gloved butler to deliver his checks.

“There are companies who do what we do around the world, but there are very few in North America,” says Kelly.

He saw the opportunity to expand the model in the United States in the early 1990s and took a job as a CEO for a travel insurance firm in Philadelphia. After three years, the owner called Kelly to say he wanted a change in leadership.

“I had three children and a fourth on the way,” says Kelly. “I needed to get a job, so I put a business plan together and got funding for my own business.”

The first years were tough for On Call International. Initial clients went out of business or pulled out of verbal deals. With only six staff members running a 24-hour business, Kelly covered calls out of his home at all hours of the day. Then, less than two years in, On Call’s funding partner pulled out.

“In the midst of trying to grow business, I lost my funding and had to fund it with credit cards for a couple of years,” says Kelly. And just as the business was beginning to gain stable footing, the terrorist attacks on September 11, 2001 brought travel to a screeching halt.

Kelly says he could clearly see the business moving in the right direction about 10 years in. Having survived all that, he says, made the business more successful in the end.

‘The On Call Way’

The key to On Call’s success is arguably its staff.

A total of 140 employees, it includes doctors and other medical staff, a marketing and sales team, administrative staff and those who field calls in the 24/7 Global Response Center. About 40 percent of the staff works from home. Some live locally, while others are located in states like Florida and Virginia.

Kelly says the company follows what is known as “the On Call Way.” It’s a simple philosophy of treating everyone, from fellow staff to customers, with empathy and respect.

“You need to be empathetic. If you’re really empathetic and say, ‘Sorry, we’re here and we’ll help,’ that makes travelers happy and makes you feel pretty good about yourself,” says Kelly.

When it comes to staff, “We have a ‘no secrets’ philosophy. If you’re not doing well, we’ll tell you in a constructive format. We think people want to know how they’re doing.”

Finding staff typically takes 90 days, so moving the company elsewhere in the future would be cost-prohibitive in Kelly’s eyes. Besides, he believes a New Hampshire headquarters is an advantage.

As a former New Yorker, he recognizes that “the whole New England work ethic is true. If it snows, people show up. We have very low turnover for such a high-stress position,” says Kelly.

“Quite frankly, it’s been a fantastic place to have a business,” he says. “It has a well-educated workforce. I am able to pull multi-language staff together. From a taxation perspective, it’s certainly an advantage.”