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# Quadriplegic finds success in business, family

When it comes to disaster, Dean Ragone knows a thing or two.

Perhaps too much.

Along with Frank Messina, Ragone is the co-owner of allRisk, the fast-growing Somerdale firm that rebuilds homes and businesses damaged by fires, floods and other calamities.

But when Ragone shows up at a job, something top company officials often do, he arrives in a wheelchair.

He's been a quadriplegic since he dove into an above-ground pool at a party in Pennsauken 32 years ago and broke his neck.

"It's one reason why I want to write a book," says the personable Haddonfield resident.

Plenty of people say this sort of thing. I've met quite a few during my column-ing career.

But Ragone's story is indeed book-worthy, and then some.

I meet him at his company's headquarters, where a variety of gleaming vehicles decked out in the signature black and yellow allRisk logo fills the parking lot. He and I sit in a well-appointed conference room where the atmosphere is professional but also homey.

"It's a pretty cool business," Ragone, 48, says.

One where you have to be fast on your feet, so to speak?

"Absolutely," he laughs.

Ragone comes from a well-known, close-knit family. His father, Dan, is a Commerce Bank director. His older brother, Dan, is a sports medicine physician. His younger brother, Dave, is a developer.

"We're tight," Dean says. "We all live on the same street."

## Family matters

That closeness proved crucial when Ragone, then a 17-year-old athlete, was critically injured. He hadn't been drinking when he dove into that swimming pool on that June evening, but he did hit the opposite wall with so much force that he was "completely paralyzed" immediately.

"I remember it vividly," Ragone says. "My face was in the water. I couldn't feel a thing. I remember thinking, 'is someone going to pull me out?'"

Ragone's buddy, Jeff Torno ("I named my son after him") did. The injured boy was brought to Our Lady of Lourdes Medical Center in Camden. What followed was months of surgery, treatment for complications, and rehabilitation. Lots and lots of rehabilitation.

Although Ragone suffered little pain (little is, of course, relative), there was no way to repair the damage fully. He will never walk unaided again. He will have muscle spasms for the rest of his life.

But what a life. After he returned home from his six-month hospital stay, Ragone completed high school ("Camden Catholic was wonderful to me," he says) and earned a bachelor of arts degree in political science from Rutgers University. He became a stockbroker. He got married and started a family.

And then he met Frank Messina, who was in construction. From that business, allRisk was born in 1994.

Today the company has nearly 50 employees and works in a territory encompassing New Jersey, Delaware, and parts of Pennsylvania and Maryland.

"There are no obstacles," Ragone insists.

Concern for others

He's been active on behalf of the rights of the disabled, among numerous other civic and philanthropic ventures. Needless to say, he's pleased at the progress, both medical and societal, with regard to the treatment of profoundly injured people.

"Thirty-one years ago a lot of people with my injury ended up in nursing homes," he notes.

"I like to make people feel comfortable," Ragone continues. "I broke my neck. So what? I'm not disabled. I'm able. I like to break down those stereotypes as much as possible."

Family and friends feel the same way.

"Very positive, is a good place to start," Sharon Ragone says when I ask her to describe her husband of 17 years. The couple has two children, Jeffrey, 13, and Gina, 11.

"I often think of it this way. People who have faced death head-on have a different outlook on life we can't begin to understand," Sharon says. "We take so much for granted."

"Dean is the anchor," says Messina, 61, who lives in Haddonfield. The two men complement each other, business-wise and philosophically.

"We are a family-oriented business," he says. And that includes clients. Dealing with people in distress because of property damage or other losses, "we're hand-holders," Messina says.

"I'm somewhat the public face of the company," he adds. "Dean handles the finances."

When I cite another duo with a similarly symbiotic relationship -- Lennon and McCartney -- Messina says the comparison "is probably not too far off."

But unlike the two Beatles, there's no creative tension between Messina and Ragone.

"Dean's probably the most courageous person I've ever met," Messina declares. "He's a constant inspiration to me."

Haddonfield attorney Tony Brady, a nationally known advocate on behalf of disabled people, has known Ragone since they were Camden Catholic classmates 30 years ago.

"He's very much for the underdog," Brady says. "As an employer, he's for the little guy, too. He does things for his employees other employers might not do. He's even had me represent some of them for free in small-claims matters."

Ragone isn't one for platitudes. Simple gratitude will do.

"I'm lucky," he says, "very, very lucky."

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