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Waiting for the Word, then New Orleans Bound

While the reluctant migrants from New Orleans continue to seek refuge from the noxious lake that was their city, allRisk waits to go in. The 24-hour property damage company is on standby in Somerdale as the flood-ravaged Big Easy must be deemed safe by local officials before the company can head south on its most challenging mission.

"The water in New Orleans is most likely a 'Category 3' right now," says allRisk co-owner Dean Ragone, 47, referring to the most contaminated level for water purity guidelines created by the Institute of Inspection, Cleaning, and Restoration Certification, an independent, nonprofit certification body. "It's filled with sewage, gasoline, and animal and human carcasses, not to mention the mosquitos and mold that go along with standing water.

"It's not safe yet for our employees," adds Christine Messina, 32, director of marketing and daughter of co-owner Frank Messina. "We're waiting for confirmation that we can gain access and that we'll have shelter."

AllRisk is a four-phase business consisting of emergency response, commercial property damage restoration, general construction and environmental remediation that focuses on mold assessment and removal. Ragone and co-owner Frank Messina, 60, were partners in construction for seven years before cofounding the Camden County company in 1994. Ragone works out of a wheel chair as a result of a diving accident he suffered as a teen.

Hired to decontaminate two health care facilities in the northern section of New Orleans, the company plans to bring down a good chunk of its \$1 million in specialized machinery, including industrial dehumidifiers and a truck customized with a 500-ft. water-extraction hose. "Once we have clearance from the city, we'll send out an emergency-assessment team to

determine exactly how much manpower and equipment we'll need," says Ragone.

While the large majority of allRisk's customers are in New Jersey, the company has developed a far-flung network through referrals. Louisiana will join a roster of states that includes Alabama, Florida, Maryland and New York. All have tested the around-the-clock availability of the 40-person company that competes with restoration giants like Servicemaster and Servpro Industries, and projects sales of up to \$14 million this year. Some 85% of allRisk's revenues come from insurance payouts. There's been plenty of work to go around. According to figures compiled by the National Flood Insurance Program, flood damage claims have risen nearly tenfold in recent years, surging from 678 in the 12 months ended September 30, 2003, to 6,372 in the period that ended on September 30 last year.

Such claims have kept Lou Crisci hopping. As the emergency coordinator and senior vice president at allRisk, he's often the first one called from a laminated yellow sheet of cell phone numbers that every client receives. "I've never had a job where I didn't work crazy hours," says Crisci, 44, who followed a seven-year stint as a police officer with nearly two decades in property insurance adjustment before being recruited by allRisk three years ago.

Crisci and his wife and three children have grown accustomed to his odd hours over the years, but a weekend of crises last spring tested their resolve. Crisci and his crew of 14 were summoned to a house fire in Medford Lakes at around 8:30 on a Friday night. They returned home in the wee hours of the morning after scrubbing pasty soot from furniture, walls and ceilings, and containing odors and dangerous particles with negative air-pressure machines.

Crisci was jolted awake at 9 a.m. Saturday by a summons to another house blaze, this time in Cape May. The rest of the day was quiet, but Sunday was a different story. Voorhees Pediatric Hospital called about a laundry room fire at 1:30 in the morning that kept the disaster team in its hazardous material gear until 3 p.m. Then it was on to Camden for a 10:30 p.m. call to the aftermath of a Rutgers dormitory fire where the sprinkler system had soaked much of the building. The weekend count: four emergency responses in 48 hours. "Somehow, I'm still married," Crisci says.

Most of allRisk's work comes from restoring water-damaged property. During a record rainfall in the summer of 2004, the company responded when the Lumberton and Medford Lakes firehouses found themselves overwhelmed by a stew of water and muck. Last April, the company dehydrated six flooded buildings at Pennsylvania's Lafayette College.

Winter is typically the company's busiest season due to damage caused by frozen pipes that have burst. The rest of the year causes other concerns. Humidity and moisture are a recipe for indoor mold that can create structural and health hazards. "Mold has become a major issue in the U.S.," says Ragone. "The problem in New Orleans is that it's growing as we speak because of the amount of water that's just not moving and the high temperatures and humidity levels in the South."

Since much of its business comes from restoration, allRisk staffs carpenters, dry-wallers, painters, carpet-layers and subcontracts other tradesmen. A 16,000-sq.-ft. warehouse holds over a dozen GPS-fitted

vehicles plus a stockpile of drying and decontaminating gear. The allRisk crew loves the work, but "it's a terrible Catch-22," says Christine Messina. "This is our business, but there are so many people suffering," she says of New Orleans, "and the devastation is on such an unprecedented scale."

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