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The Deuteran Law Group

Fall Issue 2007

# Community News



The Deuteran Law Group celebrates as one of the Best Places to Work in the Triad.

## Deuteran Law Group recognized as Best Place to Work and Family Friendly Top 40 in NC

The Deuteran Law Group was recognized by two separate publications as one of the best places to work in the Triad.

The law firm made Carolina Parenting's Family Friendly 40, a list of companies statewide that offer unique benefits and incentives that help working parents balance their professional and family obligations. The Deuteran Law Group also was a finalist The Business Journal's "Best Places to Work" competition, which recognizes Triad companies that provide good work environments for their employees through their policies, incentive programs, community involvement and benefits.

"The Best Places to Work" award winners and finalists were chosen based on nominations and input from employees. Winners were determined

based on responses from employee feedback surveys conducted anonymously online, with scores rated by Quantum Market Research, a firm that conducts such surveys nationwide.

Carolina Parenting, which publishes Piedmont Parent and Carolina Parent magazines, has been compiling its Family Friendly 40 list for nine years. Companies were nominated to the Family Friendly 40 list by employees, and finalists were required to complete a questionnaire and benefits survey. The magazines' editorial staff ranked the applications, and a committee from the Management Department at the UNC-Charlotte Belk College of Business determined the final list.

"We were so honored to be recognized by both of these publications," said Daniel

Deuteran, president and founding attorney. "At the Deuteran Law Group, we really value our employees and the contributions they make to our firm and our clients. We strive to create a pleasant and positive work environment, and it's gratifying to learn that our employees think we're succeeding on that front."

The Business Journal ran a special report on the Best Places to Work in its August issue. That report can be viewed online [www.bizjournals.com/triad/stories/2007/08/20/daily33.html](http://www.bizjournals.com/triad/stories/2007/08/20/daily33.html)

Piedmont Parent magazine featured the Family Friendly 40 companies in its September issue, available online at [www.piedmontparent.com](http://www.piedmontparent.com). Other companies on this year's list are Wachovia, Duke University Health

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## ▣ fall events

### Kids Safe Movie Night

Date: October 30, 5-7 pm

Location: Carousel Luxury Cinemas,  
Battleground Ave.

Free tickets available to parents who stop by Carousel Luxury Cinemas before October 26 (until supplies last).

Movie featured: Disney's Monster House

Activities from 5 pm to 6 pm includes Guilford Fire Prevention puppet show. Dinner provided by Harris Teeter.

For more info visit [www.abc45.com](http://www.abc45.com)

### Legends and Lanterns Tour

Date: October 26, 27, 29, 30, 2007

Tours between 6 and 8 pm.

Location: Old Salem, Winston-Salem

Lantern-lit, guided tours of some of Salem's most spirited buildings on "the north end". Tour will include stops at the Single Brothers' House, the Vierling House, Bank Street, the Corpse House, and other surprises. Tours leave every 15 minutes between 6:00 p.m. and 8:00 p.m. Tours last approximately one hour. Reservations are required and can be placed by calling (336) 721-7350. Tour prices are \$15 adults/\$10 children. Tours leave from the Horton Museum Center. [www.oldsalem.org](http://www.oldsalem.org)

## ▣ winter events

### Festival of Lights

Location: Tanglewood Park

Time: Open nightly 6:00 p.m. - 11:00 p.m.

Dates: November 10, 2007 through  
January 1, 2008

For more information:  
[www.forsyth.cc/tanglewood/](http://www.forsyth.cc/tanglewood/)

Beginning November 10 through January 1, Tanglewood's rolling countryside will be transformed into a winter wonderland of giant snowflakes and whimsical scenes! Entering our 16th season, Tanglewood's Festival of Lights continues to be one of the largest and most spectacular light shows in the entire southeast. From storybook scenes to Holiday themes, over one hundred displays and over a million lights fill Tanglewood Park with the entire splendor and joy of the Holiday season.

## Pattern of Greed: American Association for Justice releases scathing report on insurance industry tactics

### *How insurance companies put profits over policy holders.*

The following content has been taken from the *Pattern of Greed 2007* report on insurance practices.

It has been two years since Hurricane Katrina swept across the Gulf Coast, leaving historic levels of death and destruction in its wake. The storm caused an incredible \$1.35 billion in damages, leaving thousands homeless, jobless and bereft of hope. Facing their darkest hour, many of the survivors found themselves victimized a second time by an insurance industry offering pennies on the dollar, refusing to honor many agreements, and claiming that the destruction had nothing to do with wind damage, which is covered under most policies, but was caused by floodwater, which is not. Mississippi Attorney General Jim Hood declared that some insurance companies even engaged in fraud, alleging that adjusters for some firms tried to trick Katrina victims out of millions of dollars in homeowner claims.

Katrina is not the first instance in which victims of natural disasters have been victimized a second time by the insurance industry. Over the years, insurance companies have used all manner of tactics to avoid paying for the natural disasters they insured against. From forging signatures on earthquake waivers after an earthquake, to claiming termites were responsible for tornado damage, no tactic is too low for an industry that consistently puts profits over its own policy holders to bloat its bottom line.

And what a bottom line it is. Insurance companies made more than \$40 billion in 2005, the same year hurricanes Katrina, Wilma and Rita devastated the Gulf states. In 2006, the property-casualty industry boosted those profits nearly half as much again, to over \$60 billion. With a callousness that is shocking, industry officials justified the record-breaking profits as a chance to "fix the roof while the sun is shining." That irony was surely not lost on Katrina victims still living in

FEMA trailers.

While the insurance industry enjoys skyrocketing profits and bulging bank accounts, the victims are still trying to get back on their feet. It's no surprise. As this report shows, the insurance industry has made a practice of collecting billions of dollars from policy holders over the years and then stiffing them in their time of greatest need. It is a pattern of which Hurricane Katrina is just the most recent example -- a pattern of greed.

The insurance industry didn't stop at using the "wind vs. water" argument to avoid paying claims. Some insurance companies crossed the line and engaged in outright fraud.

Bob Kochran, CEO of an engineering firm assessing Katrina damage for State Farm, said that he was asked to alter reports that the company did not agree with. In order to keep the State Farm contract, Kochran agreed to tell his engineers to "re-evaluate each of our assignments". One of the engineers, Randy Down, responded in an email, "I have a serious concern about the ethics of this whole matter. I really question the ethics of someone who wants to fire us simply because our conclusions don't match theirs." State Farm's attempt to unduly influence the engineers was exposed during litigation in Jackson, Mississippi.

The *Pattern of Greed 2007* report not only highlights fraudulent practices and unethical tactics used by the insurance industry during the aftermath of Hurricane Katrina, but also in other past natural disasters, such as Hurricane Andrew and the 1999 Oklahoma Tornadoes.

To read the full report *Pattern of Greed 2007*, visit [www.justice.org](http://www.justice.org) or [wc.deutermanlaw.com](http://wc.deutermanlaw.com) and click on Insurance Practices to download the report.

# Your Guide to Back Health and Back Injuries

Many people throughout their lives will suffer from back pain, resulting from a variety of causes and injuries.

Understanding the medical terminology that doctors use in diagnosing and treating the causes of back pain can be confusing. While it's always your right to ask your doctor for clarification, some patients may not feel comfortable asking a busy physician to take more time to explain things in simpler terms.

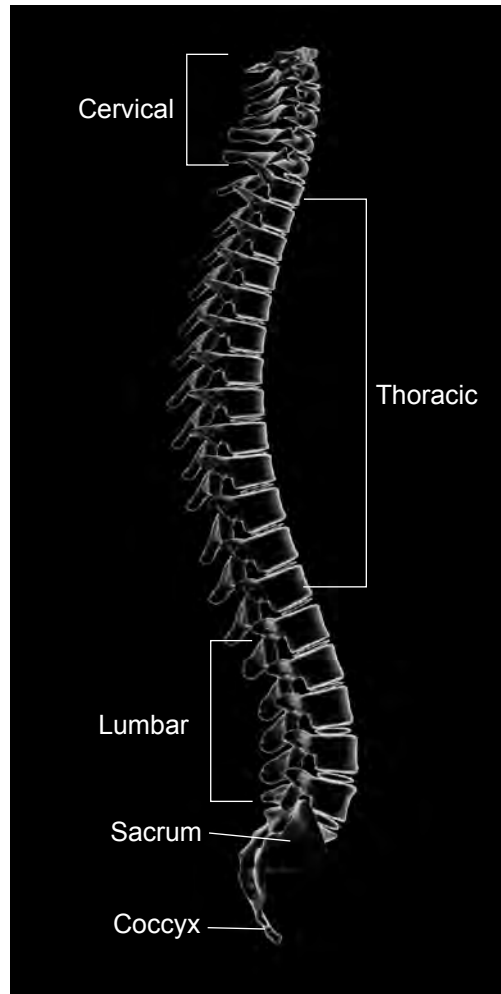
This series, entitled Back Health, is designed for injured people seeking more information about common back injuries, including symptoms and treatments. And we've attempted to explain things in simple terms, so you won't need a medical degree to understand what's going on with your back.

Read on for the first installment in our Back Health Series. This one focuses on the anatomy of the spine. For more in the Back Health Series, visit the Deuterman Law Group's North Carolina Workers' Compensation Law blog at <http://wc.deutermanlaw.com>. The Back Health Series can be found at <http://wc.deutermanlaw.com/archives/c-at-back-injuries.html>.

Please remember, this information is for educational purposes only. If you are suffering from back pain, please consult a doctor. Do not try to treat yourself.

Accurately diagnosing the cause of back pain can be difficult because of the complex structure of your spine.

The spine is made up of five separate and distinct parts: cervical (the area from the neck to approximately the shoulder blades); thoracic (the upper back area where the ribs are attached); lumbar (the lower back area close to the hips); sacrum (the pelvis area); and coccyx (commonly called the tailbone). When these five parts are healthy and functioning well, your spine is able to support your weight, provide flexibility for bending and twisting, and protect your spinal cord. When your spine has



been injured though, you may find that the most common of movements such as bending down to pick up a box or twisting to reach a file, can lead to intense pain.

Back injuries are surprisingly common. According to Prevention magazine, you have a 50-50 chance of suffering a debilitating back injury.

When you have a back injury, the pain may be concentrated in your back or it may radiate to other limbs, and it can range from chronic throbbing pain to sharp shooting pain. Most patients experience back pain in the neck, the upper back and the lower back - affecting the cervical, thoracic and lumbar regions of the spine. Depending on the type of injury or back disorder, some patients may experience more pain sitting down while others experience more pain standing.

There's no single cause of back pain. Spinal injuries may be the result of a traumatic event, such as a car accident or a fall. Or they can be the result of a long-term cause, such as repetitive movements, heavy lifting or even normal "wear and tear." You could even hurt your back doing normal household activities.

The pain in your back may be caused by disc or vertebrae injuries or damage to muscles, ligaments and tendons, the so-called soft tissues in your spine.

Coming next in our Back Health Series: Understanding back sprains, soft-tissue injuries, bulging discs and herniated discs.

## Resources

**NC Workers' Compensation Law Blog**   
Back Injury Series   
<http://wc.deutermanlaw.com>

**WebMD**   
[www.webmd.com/back-pain/default.htm](http://www.webmd.com/back-pain/default.htm)

**Spine Universe**   
[www.spineuniverse.com](http://www.spineuniverse.com)

**Spine Health**   
[www.spine-health.com](http://www.spine-health.com)

**Southeastern Spine**   
[www.southeasternspine.com/](http://www.southeasternspine.com/)

For the latest news on workers' compensation in North Carolina, visit North Carolina's Workers' Compensation Law Blog, **[wc.deutermanlaw.com](http://wc.deutermanlaw.com)**. We invite you to post your opinions and comments.

**Disclaimer:** Actual resolution of legal issues depends upon many factors, including variations of facts and state laws. This newsletter is not intended to provide legal advice on specific subjects, but rather to provide insight into legal developments and issues. The reader should always consult with legal counsel before taking action on matters covered by this newsletter.



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System, Kindermusik International, SAS Institute and Replacements, Ltd.

The Deuterman Law Group and these other companies were singled out for their creativity, excellent health care benefits, generous leave policies and other benefits that send "the message that families matter." Another noticeable trend among the Family Friendly 40 companies: many, including the Deuterman Law Group, express their dedication to community service by offering employees paid time off for volunteer work.

The Deuterman Law Group offers a full suite of health and insurance benefits, an IRA and family and medical leave. But the firm's benefits go well beyond the basics.

The firm offers flexible working arrangements and hours, allowing employees to balance their personal and professional lives. Employees may bring their children to work or work at home, if necessary, and the firm even provides professional nanny care to working parents on staff.

Employees earn cash bonuses and gifts for providing stellar customer service. They also get time off to volunteer and to support local charitable organizations.

The Deuterman Law Group celebrates each employee birthday, and there are also special events planned around the holidays.

"We do not aspire to be a big law firm," said Dawne Deuterman, the firm's chief financial officer. "Our small staff feels more like family. Working with injured

people is a stressful job. We don't want to add to our employees' stress, so we offer flexible working arrangements, family-friendly benefits and unique rewards and incentives."

Such progressive policies have served the Deuterman Law Group well, and not just in terms of employee satisfaction and retention levels. The firm, which celebrated its fourth anniversary this summer, has experienced tremendous growth in that time.

In addition, the company offers generous benefits that even many big corporations do not offer, including fully-funded health, dental, vision and life insurance, short- and long-term disability, extended maternity leave, paid personal time, generous vacation time and paid holiday leave. The Deuterman Law Group also offers matching IRA contributions to its employees.

The employees of The Deuterman Law Group are more than coworkers; they're also friends. The office celebrates every employee's birthday with a party, complete with gifts and a catered lunch and cake provided by the Deutermans. The firm also hosts baby and wedding showers for the staff and an annual Christmas party.

"We're a family firm, and we're a firm that is a family," said Dan Deuterman.

