



TERRY W. LITTLE, CPCU, ARM

Principal

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Representative Client Projects

- New Jersey School Development Authority
- New York School Construction Authority
- Corpus Christi Independent School District
- Florida Department of Financial Services
- City of Los Angeles
- Miami Dade Aviation Department
- United States Postal Service
- Capital One
- Regions Bank
- MidFirst Bank
- State National Bank
- Discover Financial Services
- HVB Group
- Alltel
- Dollar General
- Graphic Packaging
- International Paper
- United Rentals
- MANN Enterprises
- Berwind Group
- Greenfield Partners
- Walton Street Capital
- Lightstone Group
- Westmount Realty Capital
- Mann Enterprises
- Swift Energy
- Roper Hospital
- Emory
- Yale-New Haven Hospital

Education, Licenses & Certifications

- BBA, Majoring in Risk Management and Insurance, University of Georgia
- Chartered Property and Casualty Underwriter
- Associate in Risk Management

Background

Terry has over 25 years of risk management experience, specializing in insurable risk management, including the identification of insurable risks and the design and implementation of risk management strategies. He designs insurance program structures including the coverages and alternative risk financing arrangements. Alternative structures include high deductibles, self-insurance, layered and quota-shared programs and captive insurance company programs.

Professional and Industry Experience

Prior to joining Covenant, Terry worked for another consulting firm as an advisor and several Fortune 500 companies as a risk manager, most recently with Verizon/GTE Corporation. He has significant risk management experience across many industry segments.

- Assisted a global conglomerate in the review and reorganization of its global insurance risk management organization
- Worked with financial institutions to evaluate alternatives for maximizing the return from customer insurance transactions
- Performed an internal audit of two large rolling owner-controlled insurance programs for government authorities responsible for the development of school facilities
- Assist client base of high net worth individuals with evaluation of personal exposures to financial loss and implementation of alternatives to manage risk
- Serving as outsourced risk management resource to real estate firms
- Performed a review and provided recommendations associated with the insurance program for a major international airport located in the Southeast
- Designed and implemented an insurance brokerage services RFP for a large restaurant and franchisee insurance program
- Evaluation and review of various insurance programs across many industry segments
- Design, implementation and management of various alternative risk financing arrangements that include retrospectively rated programs, both incurred and paid, as well as large deductible programs
- Management of merger, acquisition and divestiture issues
- Review services of insurance brokers and third party claims administrators
- Development of disaster recovery, integrated disability and early return to work programs
- Formation and management of captives, including feasibility, implementation, and if necessary, dissolution
- Assisted governmental authorities and other organizations with the management of insurable property risks facing catastrophic loss exposures to windstorm and earthquake
- Assisted organizations with structuring insurable risk management organizations and development of risk management processes
- Development and implementation of extended warranty programs
- Management of risk management information systems
- Development of standard contractual insurance guidelines and procedures