



PROPERTY AND CASUALTY INSURANCE

Comprehensive Insurance & Risk Management Solutions
RKB Insurance Agency Inc. – Broker • Co-Broker • Consultant • Risk Manager

About Us

At **RKB Insurance Services, Inc.**, we recognize that each client's needs in risk transfer, loss prevention, and claims management are unique. Our hands-on, personalized approach ensures that every situation is carefully evaluated, allowing us to deliver responsive, attentive, and client-focused service.

As brokers, we maintain strong relationships with leading insurance carriers, enabling us to provide comprehensive coverage options at competitive rates. Our experienced and knowledgeable team is committed to delivering solutions that consistently exceed expectations, while upholding the highest standards of integrity in all broker and agent relationships. This commitment allows us to adapt with confidence and flexibility in an ever-evolving insurance landscape.

We serve a diverse client base—including individuals, nonprofits, and corporations across industries such as sports, finance, real estate, manufacturing, transportation, and retail. Through our established carrier partnerships, we secure optimal coverage and pricing while building lasting trust with both clients and providers. Our ability to combine personalized account management and affinity program expertise with the resources of a larger firm enables us to design tailored insurance strategies without compromising service quality.

Clients benefit from our deep product knowledge, commitment to innovation through ongoing research into emerging industry trends, proactive advocacy, and modern technology solutions. Our mission is to guide clients through the complexities of risk management with clarity and confidence, delivering exceptional service and customized solutions at every stage.

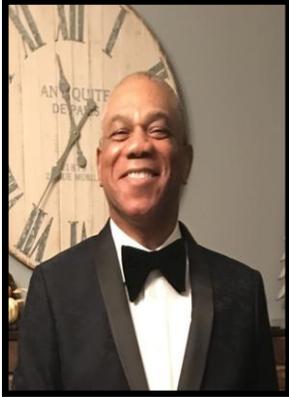
The expertise and experience of our team form the foundation of our reputation for service excellence. We are dedicated to maintaining the highest ethical standards in every interaction—whether representing clients as brokers or insurers as agents. This collective commitment positions us to navigate future industry changes effectively while consistently delivering optimal outcomes for those we serve.

Schedule of Services

RKB Insurance Services, Inc.—affectionately known as “RKB”—proudly delivers a comprehensive range of high-quality insurance products and services to individuals, businesses, organizations, and brokers on both a national and international scale. As a growing agency, RKB serves thousands of clients through a diverse portfolio that includes:

- Personal Insurance
- Commercial Property & Casualty Insurance
- Life, Health & Financial Services
- Employee Benefits
- Risk Management Services

RKB partners with highly rated, financially strong insurance carriers to ensure clients receive reliable, tailored solutions. Our focus is on building lasting relationships with both clients and carrier partners—providing the stability, trust, and expertise you can depend on.



LARRY FAUST

Larry Faust has been affiliated with RKB Insurance Agency Inc., Inc. since its inception, in 2024, bringing nearly four decades of commercial underwriting and management experience to the organization. His extensive expertise spans complex insurance programs, including Workers' Compensation and Employers Liability, Commercial General Liability, and retrospectively rated plans, as well as Builders Risk, Crime (Fidelity), and Surety coverages for commercial real estate and non-profit organizations. Throughout his career, Larry has demonstrated a strong ability to build and maintain productive relationships with insurance carriers and agencies nationwide. His client-focused approach and deep understanding of both underwriting and risk management allow him to effectively represent the interests of clients and organizations alike.

Larry has worked closely with Michael C. Sanders and his team since 1998, collaborating on the placement of multi-million-dollar insurance programs, including structures involving trust and business platforms. As a licensed New York State broker, he brings a well-rounded perspective and strategic insight to complex insurance solutions. Prior to joining RKB, Larry spent 18 years as a company underwriter with leading carriers, including Allstate, AIG, Continental Insurance Company, and Gerling America, Inc. His strong analytical underwriting background, combined with his proven relationship management skills, makes him a valuable asset to the firm.

In addition to his underwriting experience, Larry has held leadership roles in commercial lines management, overseeing a \$30 million book of business and supervising a team of nine professionals. He has also served in a marketing capacity, facilitating the placement and renewal of insurance programs through close coordination with carrier underwriters.

Professional Highlights:

- Founded a Property & Casualty insurance agency
- Underwrote and placed a \$15,000,000 Builders Risk policy for a community development organization
- Streamlined back-office operations for a P&C agency, improving efficiency and service delivery

Larry earned his Bachelor of Arts degree from University at Buffalo and holds a Diploma in Risk and Insurance from The College of Insurance in Queens New York.



ROBERT D. JAMES, MANAGING MEMBER CADRE WORKS, LLC

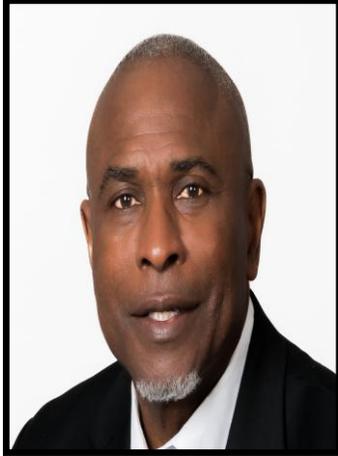
Robert James is a graduate of the Peter J. Tobin College of Business at St. John's University, where he earned his Bachelor's Degree in Business Administration. He brings extensive experience in insurance, business formation, tax preparation, and financial planning. Over the course of his career, he has helped individuals and corporations establish entities in multiple states, obtain tax ids, and manage both corporate and personal tax filings.

Mr. James also specializes in developing business plans, incorporating financial spreadsheets and accounting analyses to strengthen documentation and enhance presentation quality. His expertise extends to property and casualty insurance, where he has advised clients on customized solutions to protect both personal and corporate interests. In addition, he has been actively involved in real estate transactions, representing clients and himself in purchases and sales, while skillfully negotiating with mortgage brokers, bankers, and private lenders to secure favorable rates.

A strong advocate for minority-owned businesses, Mr. James has guided companies through the state and federal certification process, opening doors to government contracts and partnerships with major corporations. This work often requires preparing detailed financial statements—including Profit & Loss, Cash Flow, and Balance Sheets—to ensure compliance and strengthen applications.

ADDITIONAL AFFILIATES & BUSINESS RELATIONSHIPS

RICARDO CARPENTER



Ricardo is a licensed Insurance Producer supporting life, health, property, casualty, annuities, and commercial clients. He has extensive sales and business development experience in the private sector and has managed government contracts as a County Division Head in the public sector. He began his career as a Xerox Sales representative and benefitted from their world-renowned training program.

Most of his career has been in Information Technology (IT) where he worked for Digital Equipment, Hewlett-Packard, EMC2, and as an IT Professional Services Regional Sales Executive. He won many sales awards, President's clubs, and has held leadership roles as a Sales Manager and Team Leader. His responsibilities included meeting revenue targets for global clients and companies in mid-tier markets. As a County Division Head in the public sector, he has been an advocate for youth and young adults meeting performance measures by delivering essential services and wrap around support for achieving lifelong success. Additionally, he has worked as a Family Partner for a non-profit organization with the mission of preventing child maltreatment and

neglect.

Ricardo has a Bachelor's Degree in Marketing from Fairleigh Dickinson University and a Master's in Business Management from Saint Joseph's University. He also completed the Project Management Professional (PMP), Body of Knowledge and gained an Information Technology Infrastructure Library (ITIL) Foundation certification.

His vertical industry experience includes: insurance, information technology software and professional services, telecommunications, and government and non-profit programs.