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Up Front



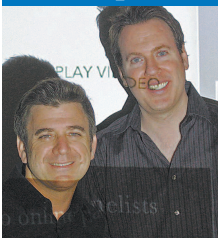
Renovated hotel adds charm in Camarillo. **PAGE 4**

News & Analysis



Troop Real Estate attracts new talent to its ranks. **PAGE 5**

People



Local company jumps into the mobile ad game after long wait. **PAGE 8**

INSURANCE: ADDING CLIENT VALUE

Premium Perks



LOCAL INSURANCE BROKERS, agents and carriers are helping customers to get more for their money. They are offering clients instant access to other professional service providers, and using technology and social media to demystify the complex world of insurance. Their goal: to gain a competitive edge with new and existing customers, who are looking for the best deal in a world where some insurance premiums are escalating and there's more fine print.

SPECIAL REPORT BY JESSICA VERNABE BEGINS ON PAGE 13

Ryland Fighting to Shift Course

HOUSING: CEO's strategy hinges on building homes, cutting costs.

By **MARK R. MADLER** Staff Reporter

Failure to meet the recession head-on put home-builder **Ryland Group Inc.** in a deeper hole than its competitors, and now the company is trying another strategy – one analysts say should help the company improve its performance.

As the economy soured, Calabasas-based Ryland hunkered down by growing its cash reserves. It didn't buy land for new communities. It didn't cut costs. That was how Ryland's former Chief Executive and President Chad Dreier dealt with the dismal housing market before he retired almost two years ago.

Ryland's current CEO and President **Larry T. Nicholson** is trying to reverse his predecessor's conservative approach, analysts say. But the company is still fighting its past and the housing market remains weak.

Please see **RYLAND** page 41

ValueClick Buys Into Mobile Ads

ADVERTISING: Company says recent acquisition is key to growth.

By **MARY CATHERINE HOLCOMB** Staff Reporter

ValueClick Inc., one of the world's largest online marketing companies, is positioning itself to snatch a piece of the growing mobile advertising market with its recent \$70 million purchase of **Greystripe Inc.**

Greystripe is a key player in the \$1.1 billion mobile advertising market, which is expected to double by 2013. Headquartered in San Francisco, the company reaches over 30 million mobile device users through more than 3,500 mobile apps and websites.

ValueClick officials and analysts say now that Greystripe is onboard, the company has solid inroads to the branding side of the marketing business

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Guardian Eyes Saudi Opportunity

EXPANSION: Firm may build pool fences in the Middle East.

By **MARK R. MADLER** Staff Reporter

Guardian Pool Fence Systems is in talks to enter into a joint venture with a Saudi Arabian company to provide pool safety equipment in that desert country.

Guardian, based in Van Nuys, sees the Middle East as an untapped market for its products, especially in light of plans for Saudi Arabia to build several new cities in coming years.

Guardian owner **Steve Sadinsky** said it has a

memorandum of understanding with **A. Bin Taleb Commercial and Industrial Co.** Details of the venture need to be worked out, he said.

The partnership will boost Guardian's revenues, although Sadinsky said it was too early to know just how much the company will benefit. An additional \$1 million in revenues is possible but would not happen immediately, he added.

As one of the leading suppliers of pool safety equipment, Guardian holds two patents and has two others pending. Residential homes, be it in the San Fernando Valley or in Saudi Arabia, all have the same

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Pools: Guardian employee builds safety fence.

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Universal Sheraton
Universal City

Reaching Beyond Paper & Policies

**Insurance Companies
and Brokers Strive to
Improve Service in a
Competitive Industry**



PHOTO BY DAVID SPRAGUE

Visit: R.C. Schrader, right, of Millennium Corporate Solutions greets client Horacio Medal of Azteca International at Schrader's office in Glendale.

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