

Headquarters: 2111 Prairie Rd, Eugene, OR 97402

Website: www.laneforest.com

Landscape material manufacturer and supplier

SIC Codes: 5261

Presented By:





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2025 HUB International Limited.

Statement of Values – Guide

Location 1 Buildings 1-9 @ 2111 Prairie Rd. Eugene, OR 97402



Additional Photos:





Building 1 - Main Office

Year Built: 2002/2013





General Details

Major Const. Class (ISO):	Wood Frame – ISO Class 1
Year of Construction:	2002 and 2013
No. of Stories (Above Grade):	1
Basement:	□Yes ⊠No
Total Building Area:	7,700 ft ²
Sprinkler Protection:	□Yes ⋈ No □ Partial (If Yes: See Fire Protection Details)
Construction Details	
Exterior Wall Construction:	Wood frame and siding
Floor Construction:	Concrete
Roof Type:	□ Flat □ Sloped ☑ Peaked □ Quonset □ Bowstring
Roof Construction:	Wood Deck, Built-Up Roofing on Wood Bowstring Truss

Combination wood and steel frame structure. 2,700 sf addition in 2013

Building serves as corporate headquarters for Lane Country Forest Product, Inc.

Weather dependent, they operate a retail coffee trailer, with sitting area, at the office

2025 HUB International Limited.

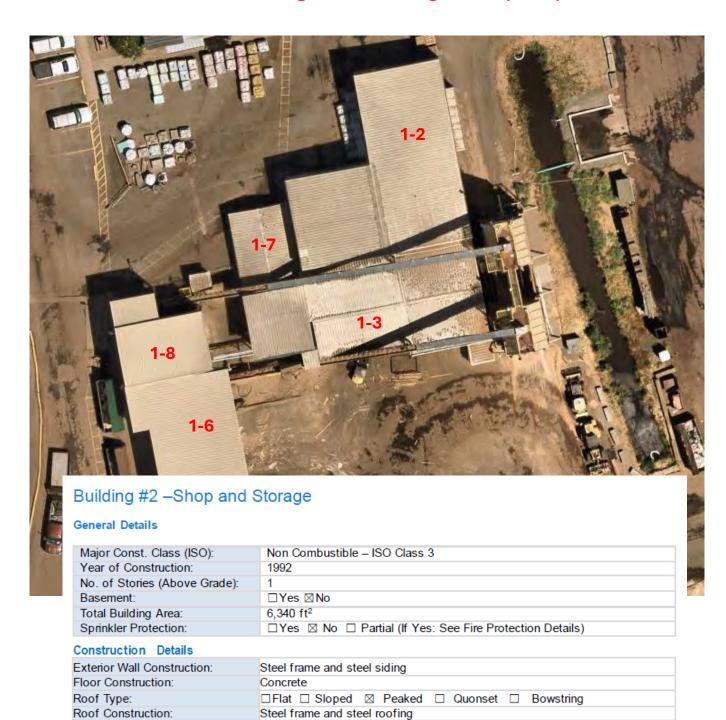
Building 2 - Shop/Storage (1992)

Building 3 - Mechanical Control Center (2001)

Building 6 – Grinder (2001)

Building 7 – Staff Lunchroom (2001)

Building 8 – Screening Room (2001)



This structure is used for storage materials, repair and maintenance of rolling stock and assembly of display structures





Building #3 - Mechanical Control Building **General Details**

Major Const. Class (ISO):	Wood Frame – ISO Class 1		
Year of Construction:	2001		
No. of Stories (Above Grade):	1		
Basement:	□Yes ⊠No		
1,450	1,450 ft ²		
Sprinkler Protection:	☐ Yes ☐ No ☐ Partial (If Yes: See Fire Protection Details)		
Construction Details			
Exterior Wall Construction:	Wood frame and steel siding		
Floor Construction:	Concrete		
Roof Type:	□ Flat □ Sloped ☑ Peaked □ Quonset □ Bowstring		
Roof Construction:	Steel roofing on wood and steel trusses		

This small structure houses the controls and offices for the wood processing equipment lines

Location 1

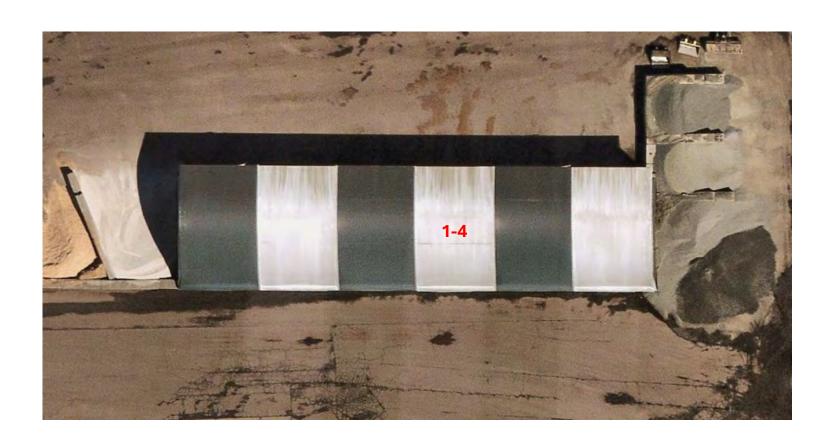
Building 4 – Storage Bunker (2017)

Building #4 - Product Storage Bunker

General Details

Major Const. Class (ISO):	Non Combustible – ISO Class 3		
Year of Construction:	2017		
No. of Stories (Above Grade):	1		
Basement:	□Yes ⊠No		
Total Building Area:	4,100 ft ²		
Sprinkler Protection:	☐ Yes ☐ No ☐ Partial (If Yes: See Fire Protection Details)		
Construction Details			
Exterior Wall Construction:	Steel pole frame with fabric covering		
Floor Construction:	Asphalt		
Roof Type:	☐ Flat ☐ Sloped ☐ Peaked ☒ Quonset ☐ Bowstring		
Roof Construction:	Fabric covering		

This structure is used for storage of soil amendments awaiting mixing





2025 HUB International Limited.

Building 9 – Bushnell Building (1970s)

Building #9 -Bushnell Building

General Details

Major Const. Class (ISO):	Non Combustible – ISO Class 3		
Year of Construction:	1970		
No. of Stories (Above Grade):	1		
Basement:	□Yes ⊠No		
Total Building Area:	6,600 ft ²		
Sprinkler Protection:	☐ Yes ☒ No ☐ Partial (If Yes: See Fire Protection Details)		
Construction Details			
Exterior Wall Construction:	Steel frame and steel siding		
Floor Construction:	Concrete		
Roof Type:	□Flat □ Sloped ☑ Peaked □ Quonset □ Bowstring		
Roof Construction:	Steel frame and steel roofing		

This structure is used for storage of landscape materials for sale.







Inside of Bldg



Note: Items stored outside and close to the building are noncombustible – rock slabs, etc.

Building 5 - Retail Building (2006)





Building #5 -Retail Building

General Details

Major Const. Class (ISO):	Wood Frame – ISO Class 1
Year of Construction:	2006
No. of Stories (Above Grade):	1
Basement:	□Yes ⊠No
Total Building Area:	1,150 ft ²
Sprinkler Protection:	☐ Yes ☒ No ☐ Partial (If Yes: See Fire Protection Details)

Construction Details

Exterior Wall Construction:	Wood post frame with wood siding			
Floor Construction:	concrete			
Roof Type:	□ Flat □ Sloped ☑ Peaked □ Quonset □ Bowstring			
Roof Construction:	Wood with metal roofing			

This structure houses the retail landscape material supply operation

Building 6 - Grinder (2001)

Building 7 - Staff Lunchroom (2001)

Building #6 -Grinder

General Details

Major Const. Class (ISO):	Non Combustible – ISO Class 3			
Year of Construction:	2001			
No. of Stories (Above Grade):	1			
Basement:	□Yes ⊠No			
Total Building Area:	2,100 ft ²			
Sprinkler Protection:	☐ Yes ☒ No ☐ Partial (If Yes: See Fire Protection Details)			
Construction Details				
Exterior Wall Construction:	3 sided, steel frame with partial steel siding			
Floor Construction:	Asphalt			
Roof Type:	□ Flat ⊠ Sloped □ Peaked □ Quonset □ Bowstring			
Roof Construction:	Steel frame and steel roofing			

This structure provides cover for the wood grinder







Inside of Bldg

Building #7 -Lunchroom

General Details

Floor Construction:

Roof Construction:

Roof Type:

Major Const. Class (ISO):	Wood frame – ISO Class 1
Year of Construction:	2001
No. of Stories (Above Grade):	1
Basement:	□Yes ⊠No
Total Building Area:	750 ft ²
Sprinkler Protection:	☐ Yes ☐ No ☐ Partial (If Yes: See Fire Protection Details)
Construction Details	
Exterior Wall Construction:	Wood frame with siding

☐ Flat ☐ Sloped ☐ Peaked ☐ Quonset ☐ Bowstring

This structure is the employee breakroom for yard and retail employees

Concrete

Composition



Building 8 - Screening Room (2001)

Building #8 -Screening Room

General Details

Major Const. Class (ISO):	Non Combustible – ISO Class 3			
Year of Construction:	2001			
No. of Stories (Above Grade):	1			
Basement:	□Yes ⊠No			
Total Building Area:	1,000 ft ²			
Sprinkler Protection:	☐ Yes ☒ No ☐ Partial (If Yes: See Fire Protection Details)			
Construction Details				
Exterior Wall Construction:	3 Sided, steel frame with steel siding			
Floor Construction:	Asphalt			
Roof Type:	☐ Flat ☐ Sloped ☐ Peaked ☐ Quonset ☐ Bowstring			
Roof Construction:	Steel frame and steel roofing			

This structure provides cover for the wood chip screening equipment and conveyors to storage bins



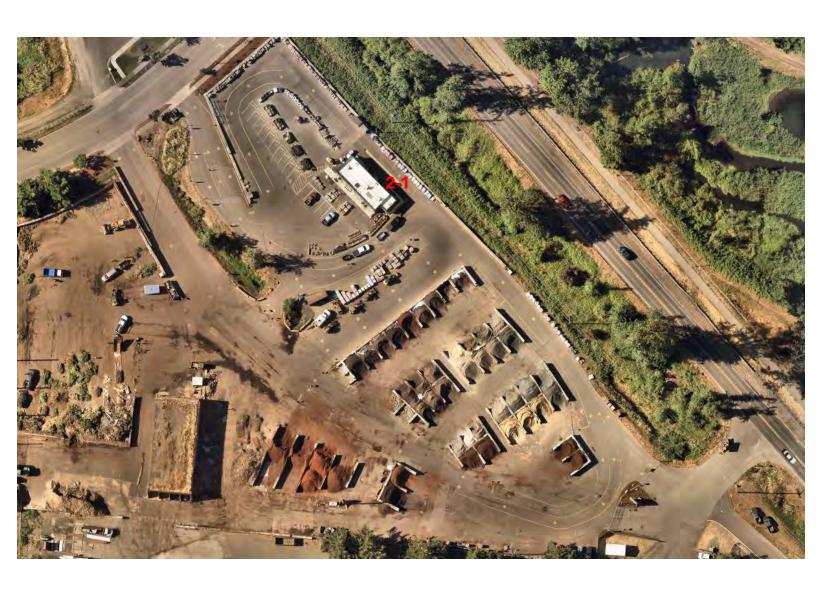
Overview



Retail Operations:

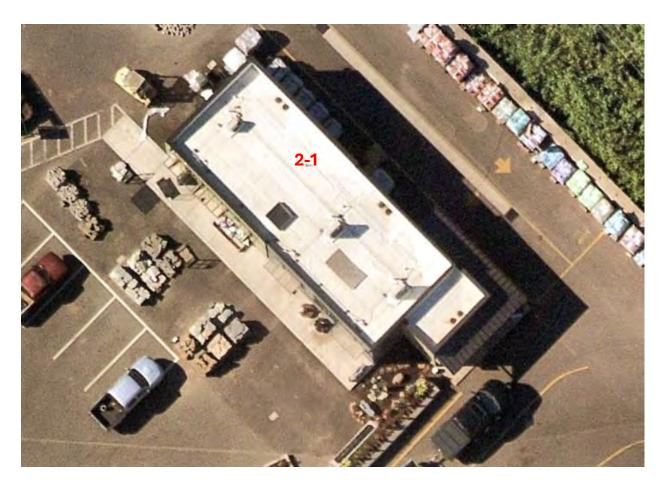
Lane Forest Products operates a retail landscape material supply and nursery operation at this site. During the season, this operation is open to the public, 7 days a week. Products include bulk and bagged soil and mulch, bulk gravel, sand and aggregates. Pavers and paving supplies, lattice and trellis materials and nursery product, plants and flowers when in season.

Location 2 800 N 42nd Springfield, OR 97477 Overview



Building – 1 Retail LRO (2023)

Covered under separate policy (Liability Only)





International Limited.

1765 Prairie Rd Eugene, OR 97440

RAILYARD: Screening of Wood Products



Location 4 5265 S Santiam Hwy Lebanon, OR 97355 Office & Shop





2025 HUB International Limited.

92757 Hwy 99 Junction City, OR 97448

5-1, 57.25 Acres

Building 2 - Fiber Storage (2020)

Building 3 – Product Storage (2019)

Building 4 - Staff Trailer (1985)







2025 HUB International Limited.

Prairie Road Junction City, OR 97448

23.76 Vacant Land



S20, TSR1W, Coleman Creek Rd Talent, OR 145 Vacant Land

Parcel 8-80 acres & Parcel 10-65 acres



3409 Franklin Blvd Eugene, OR 97403

Building 1 - Landscape materials retail/wholesale (1970s)



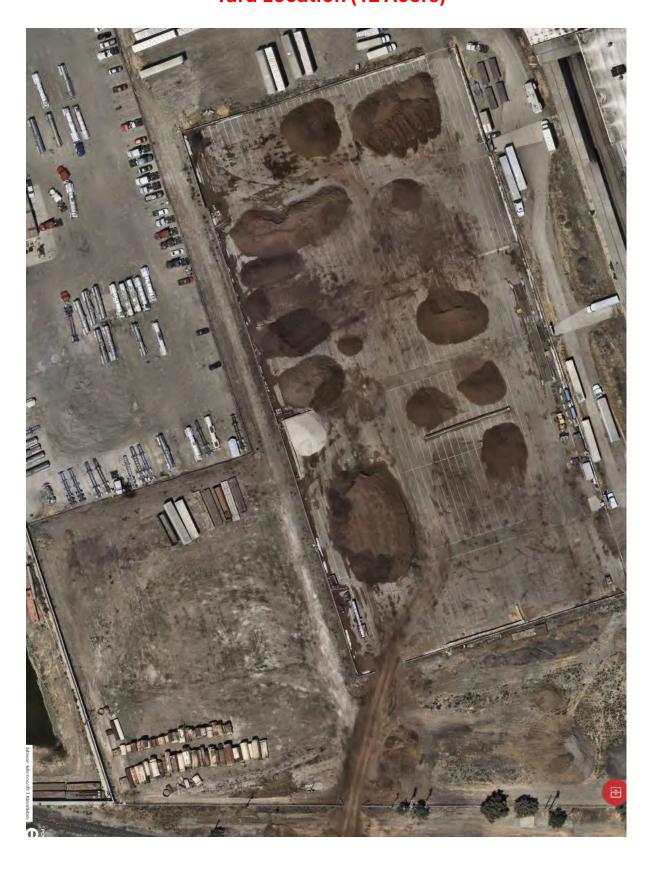


1430 Bear Flat Rd Chemult, OR 97731

Vacant Land (28 Acres)



2948 El Dorado St Stockton, CA 95206 Yard Location (12 Acers)



2140 Prairie Rd Eugene, OR 97402

Covered under separate policy (Liability Only)





2485 Hwy 99N Eugene, OR 97402

Building 1 - Office Bldg & Yard (1970s)





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29720 Awbrey Lane Eugene, OR 97402

Building 1 – LRO - Office (JNB Transport) (2013)

Building 2 - LRO - Shop (JNB Transport) (1982)





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Additional Information:

Wood Chipping and Processing

Lane Forest Products operates a wood debris chipping operation at this site. Incoming wood material, consisting primarily of trim ends and wood waste from lumber processors and residential wood recycling, is chipped, screened and sorted for either further processing or sale. This sorted material is sold as wood chips, sold as boiler fuel or incorporated into Lane Forest's soil or mulch products.



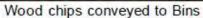






Wood Chip Screen and Sorter







Chip truck bins

Soil and Mulch Mixing

This site mixes, processes and loads Mulch and Soil blends for commercial uses. Incoming dirt and bark is screened, sorted and mixed with amendments and additives to achieve desired mixes.







Bark and Hog Fuel Processing - 1765 Prairie Rd Parcel

Protection:

Water Supply:

Water is supplied to the site via the Eugene public water system (EWEB).10" underground piping services the fire hydrants along the road.

Hydrants:

The public water system includes 5 fire hydrants along Prairie Rd and Bushnell Lane. These 5 hydrants are tested by EWEB.





Extinguisher Types:	ABC □CO₂ □Water □Halon □AFFF □Other
Most Recent Test Date:	Jan 2025
Comments:	Fire extinguishers are located throughout the facility and mobile equipment. Fire extinguishers are inspected internally monthly and serviced annually by a licensed fire protection contractor.



Public Fire Protection Response:

Comments:

Fire Hall Name:	Eugene	Springfie	eld FD – Irving Station		
Fire Hall Type:	⊠ Full T	⊠ Full Time □ Composite □ Volunteer			
Distance to Responding Fire Hall:	1.4 mile	S			
Hydrants:	Fire hydrants are located along Prairie Rd and Bushnell Lane				
Fire Department Pre-Planning:	The fire department and Fire Marshall's office visit the facility annually for response pre-planning.				
Site Security:					
Security System Installed:	□Yes	□No	□N/A		
CCTV Cameras Installed:	⊠Yes	□No	□N/A		
Guard Service:	⊠Yes	□No	□N/A		
Security Fence:	⊠Yes	□No	□N/A		

be remotely accessed by management.

The site is 75% Fenced. The property is equipped with a security camara system with motion detection. This system has a recording loop and can

Exposures:

The property is located in an industrial area in West Eugene. The property is surrounded by other properties with common ownership, 1-405 and River Rd.



CAT Exposures

Catastrophic Event - Risk Modelling

Location Name:	Lane Forest Products, Inc	
Address:	21111 Prairie Rd. Eugene OR 97402	
Latitude / Longitude:	44°05'17"N 123°08'34"W	

CAT Exposures			
Type:	Return Period / Hazard Level		
Earthquake	Moderate		
Flood	Very Low		
Straight Line Wind:	Very Low		
Hailstom:	Very Low		
Tomado:	Very Low		
Hurricane:	Very Low		
Brushfire:	Very Low		
Wildfire:	Very Low		

Earthquake:

Earthquake		
Earthquake Zone	50-Year	
Risk Rating	moderate	
Risk Description	A ≥ 1% annual probability of damaging earthquake ground motion.	
Controlling Fault Name	Cascadia Megathrust	
Liquification Susceptibility	Low	
Soil Type	Stiff Soil Profile	

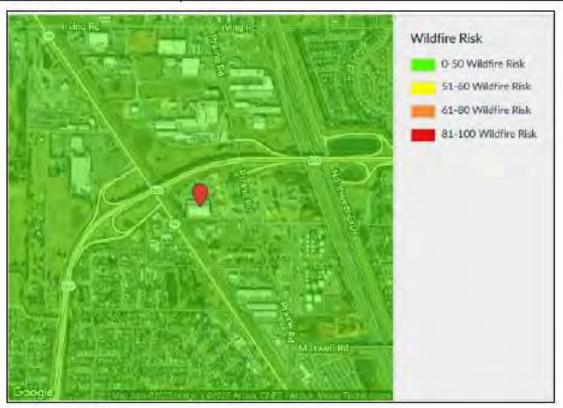
Flood:

Flood		
Flood Zone: X		
Flood Risk Rating:	Moderate	
Site/Property Elevation:	387 ft.	
Flood Comments:	The location is located inside of flood zone X	



Wildfire

Wildfire		
Wildfire Score:	6	
Risk Description	Urban	
Brushfire Score	1	
Overall Wildfire Risk	Very Low	



Special Hazards (Property Exposures and Controls):

Special Hazard	Present	Present Special Hazard	
Hot Works:	⊠Yes	Boilers & Tanks Under Pressure:	□Yes
Combustible & Flammable Liquids:	⊠Yes	Hydraulic Processes:	□Yes
Compressed Gases:	□Yes	Crane Operations:	□Yes
Combustible Dust:	⊠Yes	Plastics & Rubber.	□Yes
Commercial Cooking Operations:	□Yes	Spray Painting Operations:	□Yes
Combustible Metals:	□Yes	Radioactive Materials:	□Yes
Other:	□Yes	Other:	□Yes

Hot Work:

cutting and welding is only conducted in the Fabrication Shop area. The site utilized a formal Hot Work Permit program. The Hot Work Program



Combustible Fuel Piles



The processing and sorting of bulk landscape materials, including wood chips and mulch, is done at this location Lane Forest Products formally trains employees on pile management and mitigation of Spontaneous Combustion risks. Piles of materials subject to biological decay, are monitored daily and Temperatures are physical taken weekly

Housekeeping:

Housekeeping Performed by:	☐ Third Party Contractor ☐ Internal Staff
Standard Operating Procedures:	
Comments:	Housekeeping is performed throughout day shift. This is accomplished by dedicated staff working with specialized equipment.



Fuel Tanks

The majority of fleet fueling is done at the adjacent property at 2140 Prairie Rd. Leased, double wall Gasoline and Diesel tanks are located roughly 300' East of building #1 at the fuel center. This fuel center is equipped with adequate lighting, spill containment supplies and fire extinguishers. Totes with DEF fluid is also provided in this area



Mobile Equipment



Lane Forest Products fleet consists of over 200 vehicles, trucks and pieces of mobile equipment. Mobile equipment is operating throughout this site. Strict traffic controls are maintained at all times. Pedstrians are only allowed in the yard while maintaining radio contact and with high visibility clothing

Pile Management Protocol:

- All piles are monitored daily for steam signature or smoke. Cameras also throughout properties to help with monitoring which are accessible by key staff/owners. Otherwise, staff will monitor throughout their shifts.
- If there is a smell of smoke it is investigated until source is found and mitigated.
- On large piles make sure we maintain the oldest out policy. This ensures that we can turn piles as we use material to prevent heat buildup.
- We do not push fresh material over old material if it will be sitting for long period.
- High suspect piles we maintain clearance around them to be able to always get equipment around to all sides.
- We plan turning piles to break material down and aerate to alleviate the chance of fire.
- Nightly Monitoring: In the hottest months (approximately June through October depending on weather) we hire an outside security company to keep watch overnight.
 They pass through the different yards throughout the night monitoring for any signs of smoke or other potential concerns.
- LFP owns auto fill water trucks that are maintained at our Eug and JC locations. The auto fill means that there is a device that knows when the tank is full and shuts the water off, so it doesn't need to be monitored during fill up.
- Water sprinklers are placed in strategic locations around piles that can be turned on with a switch when needed
- Fire boxes throughout properties strategically placed with Fire Hose and nozzles that can be quickly connected to access water.
- At the JC yard there is an approximately 7000-gallon Frac Tank that remains filled to provide another source of water

<u>Infrared Thermography Inspections:</u>

- Lane Forest Products routinely has Electric Panel Infrared Thermography inspections done. Most recent inspection was done by Junction City Electric which reported all that panels inspected on that day to be in good/working condition.

Lane Forest Product Fleet Info:

TRUCK EXAMPLES:

In this packet, the following trucks are used as examples of our more common trucks:

#58 Truck Specifications



	2010	11.
Truck		58
Make:		Ken

worth 2006

Trans:

Box Volume: 1 Unit rear / 1 Unit front any material

6 yds Aggregate GVWR: 36,000 lbs Tare: 16,580 bs

Capacity: 19'420 lbs Tag Axle: None

#70 Truck Specifications



Larg	& Domp
Truck:	70

Makes Freightliner 2018

Auto Trans:

1.5 unit rear / 1.5 Unit front any material Box Volume:

12 yds Aggregate GVWR: 62,000 lbs

26,280 lbs Tare: 35,720 fbs Capacity: Tag Axle: Mid Tag Axle



#32 Truck Specifications



Truck: Make:

Trans.

Freightliner 1998



Auto

Box Volume: 3 units max / 2 u Compost 1 unit front / 2 unit rear

GVWR: 48,000 lbs 23,600 lbs Tare: Capacity: 23,600 lbs

Tag Axde: No Tag

#72 Truck Specifications



Make:

2018 Freightliner



Trans: Automatic

Box Volume: 5 Units Max / 3 Units compost 2 Unit Front / 2 Unit Rear

GVWR: 58,000 26,540 31,460 Capacity: Tag Axle: Mid Tag



#28 Truck Specifications



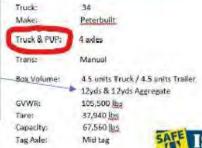
#34 Truck Specifications



Truck: 28 Freightliner 1996 Make: Truck & Transfer: Trans: Manual Box Volume: 1 unit / 1 unit or 3 unit 12yds & 12yds Aggregate GVWR: 105,500 lbs Tare:

Mid tag

42,780 lbs 62,720 lbs If wanting to split the truck or trailer, it may be less than 6yds on one side because of the divider height - check with dispatch.



MAX LOADS:

Capacity:

Tag Axle:

On average: Bark & Bedding: 5 units Split: 2 units (not 2.5 so it doesn't spill over divider)

Composts: 3 units Split: 1.5 units Soils: 2 units Split: 1 unit Aggregate: 12 yds Split: 6 yds

By truck type:

	- 10		2.4	The entire state of
FULL LOADS	Bark &	Compost & Potting	Soil	Aggregate
	Bedding			
Small Dump (58)	2 UN	2 UN	2 UN	6 yds
Large Dump (70)	3 UN	3 UN	2 UN	12 yds
Small Push (32)	3 UN	2 UN	1.5 UN	N/A
Large Push (72)	5 UN	3 UN	2 UN	N/A
Transfer (28)	5-6 UN	5-6 UN	5 UN	24 yds
Truck & Pun (34)	9 IIN	8-9 IIN	5 UN	24 vds

ONE END (FOR SPLIT DELIVERY)	Bark & Bedding	Compost & Potting	Soil	Aggregate
Small Dump (58)	1 UN	1 UN	1 UN	3 yds
Large Dump (70)	1.5 UN	1.5 UN	1 UN	6 yds
Small Push (32)	2 UN	1 UN	1 UN	N/A
Large Push (72)	2 UN	1.5 UN	1 UN	N/A
Transfer (28)	2.5-3 UN	2.5-3 UN	2.5 UN	12 yds
Truck & Pup (34)	4.5 UN	4-4.5 UN	2.5 UN	12 yds

LOAD EXCEPTIONS:

If a customer wants a bit more than a standard split, like 10 yards of soil, ask! Chances are we may have a certain truck that can, say, split 10 yards of soil and 2 units of bark. If we ask, we may be able to get a customer what they want, instead of bringing less than a full load.

Decomposed Granite: (up to 12 yds but might be 10 or 11, depending on weather and available trucks)

Pumice & Red Cinder: (many trucks can do over 12 yards, ask a dispatcher)
Custom mixes (capacity depends on the materials in the mix, ask a dispatcher)

Cambium Harvest (Indoor Grow and Super Grow are much lighter than soils so they will have higher limits – we may be able to do 4 or 5 units)

Material weights - if it is a wet or dry month, ask a dispatcher

MINIMUM CLEARANCES AND DIMENSIONS:

Width to drive through: 10 feet if we don't turn. 11 or 12 feet is therefore better.

Height to drive under: 14-1/2 feet (on a small truck: 12 ft)

Height to push out into a barn etc on Truck 72 or 73 with lowered air bags: 11.5 to 12 ft

Height of lifted dump bed on a large dump truck: 27 ft

Height of lifted dump bed on a small dump truck: 20 ft (probably best to ask for 22 ft)

DIMENSIONS OF DUMPED PILE (SPACE NEEDED BEHIND TRUCK):

When piles come out of a truck, although the truck box is 8 feet wide, the pile will land and spill to the sides. If someone has a 12 by 16 foot tarp, that will fit under most piles that are 1.5 units or less. Once you get closer to 20 yards, you need a footprint 15 to 16 feet wide and over 20 feet long.







MANUEVERABILITY:

Tight corners or needing to angle into a tight spot needs a shorter truck:

Length of Truck 70 (Large Dump Truck): 40 ft Length of Truck 58 (Small Dump Truck): 23 ft

Length of Truck 32 (Small Push Truck): 35 ft Length of Truck 72 (Large Push Truck): 40 ft

SPREADING:

We can't guarantee that we can spread rock as we need to see the site first, but we have certain drivers that can do so (ask Dispatch when scheduling, and write SPREAD on the invoice). The spread will be "rough", and the material and amount matters (6+ yards of ¾" minus, for instance, is a typical job that a customer will ask for a spread. If it is something not typical, ask Dispatch). The driver will need a clear, straight, and long enough path, without any overhead obstacles (and 27 feet of height clearance if using a full-sized dump truck).

If you go to the Quarry Rock product page on our website, you can watch a truck spread: https://laneforest.com/bulk-rock-and-gravel/guarry-rock/

TRUCK AND TRANSFER VS TRUCK AND PUP:

Truck and Transfer:

A truck and transfer drops its trailer off site (perhaps down the highway or on a side road), dumps its load from the truck, returns to the transfer site and pulls in its transfer load (see example below – not our truck), and then returns to the dump site to dump this second load.







The benefits of this vehicle is that we can send double loads of aggregate (24 yds) all at one time, and more soil than other trucks (5 units all at once). We typically use this option when we are travelling out of town. Transfers cannot haul as much bark or compost – it may be a better idea to use multiple pushout trucks if a customer needs large amounts of barks or composts.

Truck and Pup:

A truck and pup keeps its trailer attached, so a LOT of space is needed at a dump site to accommodate one. The truck must be able to "jack knife" in order to dump its load. It may be helpful to pull up the dump site on Google Maps and look it over with a dispatcher. The benefits of the truck and pup vs the truck and transfer is that the truck and pup can haul more volume, so it can take larger loads of bark or compost. Depending on where a customer is and what they want (Coos Bay for 9 units of bark for instance), this is a specialty truck that may be their best option.

OBSTACLES:

Overhead obstacles:

For deliveries of 3 units or less (where it COULD go on a dump truck), it is best practice to ask about overhead obstacles every time, to give Dispatch the OPTION of putting an order on a dump truck in case that helps the schedule. If there are no obstacles, you can just add something like "no overhead" to the end of your instructions (or in the "obstacles" field).

If there are obstacles, ask what type, and make a Pushout note on the invoice (like "PUSHOUT – TREES"). Also check with Dispatch while the customer is on the phone, as their time may change. Let the customer know that you will send out a pushout truck to give us our best chance of dumping in their preferred spot, but they may still need an alternate spot (see "ALTERNATE SPOTS" below).

Curbs:

We can't hop a curb, but we can back our back tires up to a curb and dump. If the customer says it's a "rounded curb", tell them the driver needs to look at it and we still can't guarantee it (see "Alternate Spots" below)

Firm ground:

If a customer wants us to dump off a driveway, ask if we are dumping to the side and keeping our tires on the driveway. If not, and they want us to drive off the driveway, ask if we are driving on concrete, asphalt, or gravel. If not (say the customer wants us to drive on dirt or over a field), tell them the driver has to look at it, and we may need an alternate spot (see "Alternate Spots" below).

Steep Driveway Transitions:

If the transition from the road to a driveway is steep, ask Dispatch for a truck with NO TAG AXLE. This provides more clearance between the truck and the ground so that we can drive over that transition. See more on this on "Tag Axles" below.

Steep Driveways continued:

Making a note "Steep DW" on an invoice for Dispatch will help them choose an appropriate truck. This needs a truck with lots of power (not necessarily a smaller truck).

Weight on a weak driveway:

If a customer is worried about weight on a DW, this requires a bigger truck with more axles as weight is displaced more evenly with more axles (not a smaller truck). Check with Dispatch.

ALTERNATE SPOTS:

If you tell a customer that an alternate spot is needed and they agree, make a note in the invoice instructions. If they insist that we will be able to dump in their preferred spot, mention that if we can't there is a \$50 attempted delivery fee (plus mileage if applicable), and that is why you are trying to find an alternate spot if it is needed.

Many customers believe that a truck can drive over their field etc because they drive on it – if that is the case you may mention that a pickup truck weighs 3,000 lbs and some of our loaded trucks weigh up to 58,000 lbs, and that is why the driver needs to look. If they have no alternate spot and still want us to come out, just make a note that you discussed driver discretion on the invoice.

PUSHING INTO A BARN/BIN:

When dumping a large load (say 4 or 5 units) of material out of a large push truck, there is typically a divider in the middle of the truck. That means that there are two ploughs (the mechanisms that push the material out). The first plough pushes out half of the material, and we then have to pull forward from that pile, and have the second plow push out the rest of the material. What this means is that, say with sawdust going into a covered bin, the pile is long and sticking outside of the bin, and the customer now needs to shovel the rest of the pile in.

To accommodate large loads into a bin, we have a truck with a single plow (Truck 35). Using this truck, we can push all 5 units out without having to move the truck, and the whole load fits into the bin – it is a higher pile with a smaller footprint. We don't offer this over the phone to every sawdust customer (after all we only have this one truck with this function), but certain repeat customers do ask for it, and we make a note in Counterpoint. Notes that say "Truck 23" (the truck that used to do this that has been replaced) should be changed to say "Truck 35".

For barns that have a low clearance, we have two trucks – 72 and 73 – that can lower their airbags and fit under a 12 foot clearance.

TAG AXLES:

Many of our trucks have a tag axle in the middle of the truck:



A tag axle drops to the ground with a push of a button in the cab. It allows a truck to carry more weight, and helps distribute that weight more evenly. We drive with our tag axles down whenever we are on the road. If a tag axle does not need to be down, it can be lifted to save a bit of fuel (due to resistance on the road), and allow a truck to be a bit more maneuverable. You cannot back up with a tag lowered.

If a customer has a steep driveway transition (from the road to the driveway), a truck with NO tag axle has a better chance of making it up that transition, as there is more clearance below the truck.

Our blower trucks have tag axles as well – the smaller trucks just have a mid tag, while the larger trucks also have a rear tag (like it sounds, a tag axle behind the back axle). A steep transition of a driveway to a street can be an issue for a rear tag axle. A mid tag can have an issue going over large bumps. Length of hose can fix some problems by not having to go over these obstacles (see blower page). If we have to drive somewhere for access, the rule of thumb is if a customer mentions a steep driveway or transition, get some details and talk with a manager or dispatcher to formulate a plan.

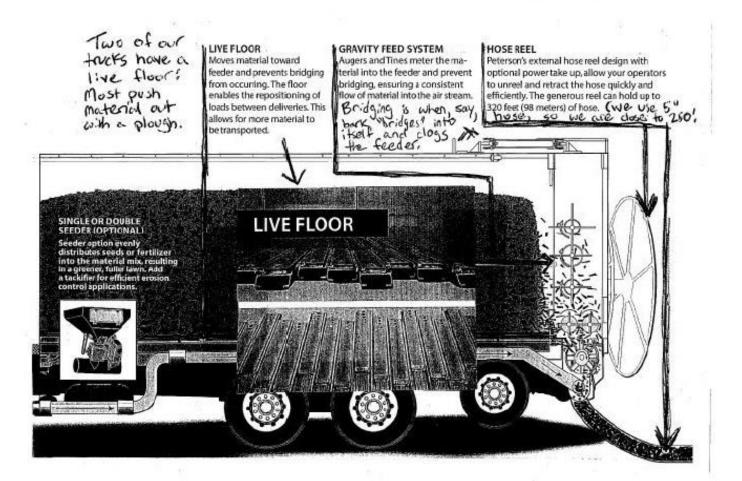
SPYDER FORKLIFT:



On the back of our flatbed truck is a Spyder forklift. This unattaches from the truck and then can lift pallets from the side and place them for a customer. This is a larger forklift than what you see in our retail yard. It is 8 feet wide and 8 feet high, so it requires more than that for clearance. It also needs to drive on something hard such as asphalt, concrete, or packed gravel.

BLOWER TRUCK NOTES

- Not all trucks have the same functions, and some are older than others (this diagram is for a newer truck).
 Therefore, some trucks can carry more or less weight than others, some can carry more volume than others, some are better for blowing rock, some are better for seeding jobs, etc. Therefore, if a job with special circumstances has to move, it is best to check with a manager to get it on the right truck.
- By default, we carry 250 feet of hose on each truck. If a job for light material (such as bark or wood chips)
 requires more length, ask how many feet from the truck we need to blow, and talk with a manager to figure out
 the right plan.
- Heavier material, like pea gravel or soils, have maximum distances that we can blow, especially in a wet weather month. Always ask blowing distances for heavy materials and then check with a manager for what we can do if the distance from the truck is more than 75 feet.
- All blower trucks are large, and may have access issues with narrow or steep driveways. See notes on tag axles.
- A Walking Floor truck (we have two), cannot blow pea gravel.
- Seed takes longer to clean out. The truck must be blown out and the feeder rinsed out.
- Hose connects to the right side of all of our trucks. This can be important for placement of the truck, or parking.



Lane Forest Products: A Strong Risk for Insurance Partnerships

Lane Forest Products is the premier provider of landscape materials, wood recycling, and organic soil solutions in the Pacific Northwest. The company offers a comprehensive range of products and services, including mulch, compost, custom soil blends, decorative rock, bark, and gravel. As a leader in sustainable landscape solutions, Lane Forest Products processes millions of pounds of wood waste annually, repurposing it into high-quality products for commercial and residential use. Their strong emphasis on environmental stewardship, operational efficiency, and customer service solidifies their reputation as an industry leader and an outstanding insurance risk.

As a family-owned and operated company, Lane Forest Products combines decades of expertise with a strong commitment to safety, efficiency, and environmental stewardship, making it an excellent candidate for insurance partnerships.

A Legacy of Family Ownership and Commitment

Lane Forest Products has remained a family-owned business since its founding, fostering a culture of stability, long-term vision, and personal investment. With a reputation built on reliability and exceptional service, the company has cultivated strong relationships with customers, business partners, and the community. The ownership's hands-on approach ensures operational excellence, innovation, and sustained business growth.

Superior Loss Controls and Risk Management

At the core of Lane Forest Products' operations is a proactive approach to risk management, ensuring a safe working environment and reducing liability exposure. Key risk mitigation measures include:

- Advanced Infrastructure: Facilities are equipped with modern processing equipment, automated fire suppression systems, and dust control measures to prevent operational hazards.
- Proactive Maintenance: Regular inspections and rigorous maintenance protocols keep equipment and facilities in top condition, reducing the likelihood of breakdowns or accidents.
- Workplace Safety: Employees undergo comprehensive safety training, fostering a culture
 of accountability and awareness that minimizes workplace injuries and ensures
 compliance with industry regulations.
- Security Measures: Facilities feature controlled access points, surveillance systems, and secure storage areas to protect against theft, unauthorized entry, and operational disruptions.
- Comprehensive Safety Training and Documentation: The Transportation Department maintains thorough documentation of all training sessions, including monthly safety meetings that cover hazardous weather conditions, overhead power lines, and other risk factors. These records date back eight years, demonstrating a long-term commitment to employee safety and regulatory compliance.

- **Hot Work Permit Program:** All welding and cutting activities are conducted in designated areas under a formal hot work permit program, ensuring proper fire safety measures.
- Combustible Material Storage Safety: To mitigate fire risk, employees are trained in pile management, and temperatures of materials subject to biological decay (such as mulch and wood chips) are monitored weekly. During the summer months 24 hour fire watch takes place.

Fleet Safety Program & Auto Risk Management

Lane Forest Products utilizes a cutting-edge fleet telematics system to enhance driver safety and reduce risk exposure. By leveraging real-time data, the company proactively identifies unsafe driving behaviors and optimizes fleet efficiency.

Lane Forest Products maintains a comprehensive fleet safety program designed to minimize accident risk and ensure driver accountability. Key fleet safety measures include:

- Motor Vehicle Record (MVR) Checks: Lane Forest Products routinely pulls MVRs for all commercial drivers to ensure they meet the company's strict driving standards.
- **Local Operating Radius:** The company primarily operates within a limited regional area, reducing long-haul risks and driver fatigue.
- Vehicle Security Measures: All company vehicles are garaged and locked at night, minimizing the risk of theft or vandalism.
- **Driver Training & Monitoring:** Employees undergo regular defensive driving training, and driver behavior is monitored using Samsara Fleet Management to track speed, harsh braking, and other safety-related events.
- **Pre-Trip and Post-Trip Inspections:** Drivers are required to conduct thorough pre-trip and post-trip inspections, ensuring vehicle safety and regulatory compliance.
- **Strict Load Safety Guidelines:** Lane Forest Products enforces load capacity rules and safe material handling protocols to minimize transport-related hazards.

Efficient Operations to Minimize Risk

Lane Forest Products' operational model is designed to reduce risk exposure while maintaining high efficiency. The company adheres to best practices in manufacturing, transportation, and environmental sustainability. Some key risk-reducing operational strategies include:

- **Strict Material Handling Protocols:** To ensure product quality and safety, all incoming raw materials undergo stringent screening and processing procedures.
- **Environmental Compliance:** The company follows strict environmental standards to mitigate fire risks associated with wood product storage and composting operations.
- Transportation Risk Management: Lane Forest Products operates a diverse fleet of trucks, each with specific load capacities and maneuverability, ensuring safe and efficient product delivery. Trucks are equipped with features such as:

- Pushout Trucks & Dump Trucks: Used for bulk material transport, reducing handling risks.
- Truck & Transfer vs. Truck & Pup Systems: Designed to optimize delivery efficiency while mitigating potential on-site hazards.
- Clearance and Maneuverability Standards: Ensuring safe operations under varied site conditions, including tight spaces and overhead obstructions.
- Integration of Samsara Fleet Management: Real-time insights into driver behavior, including speed, harsh braking events, and other safety-related metrics, are used to generate a Safety Score. This system enhances compliance, minimizes accidents, and streamlines electronic vehicle inspections for proactive maintenance.

Key Personnel Ensuring Safety and Excellence

The leadership team at Lane Forest Products is dedicated to maintaining the highest standards of safety and operational efficiency:

- **Oren Posner, Owner:** Provides overall strategic direction and ensures the company's commitment to safety, operational excellence, and long-term growth.
- **Daniel Bowman, CFO:** Manages financial operations, ensuring that risk management strategies align with the company's financial goals.
- Jason Davis, Business Administration Manager: Oversees administrative operations, safety compliance, and coordination of risk management programs.
- **Director of Operations:** Oversees all production and facility operations, ensuring that safety measures and efficiency protocols are strictly followed.
- Risk & Compliance Manager: Manages regulatory compliance, workplace safety training, and loss prevention initiatives.
- **Facilities Manager:** Ensures that all equipment, buildings, and infrastructure are properly maintained and upgraded to minimize risk.
- **Transportation Manager:** Oversees truck operations, ensuring compliance with load limits, safety standards, and regulatory requirements.

Together, this team is instrumental in implementing and upholding the company's rigorous safety standards.

Conclusion

Lane Forest Products exemplifies the qualities underwriters seek in a client: a stable, well-managed operation with a strong risk management culture. With its family-owned foundation, rigorous safety protocols, experienced leadership, and state-of-the-art facilities, Lane Forest Products is a reliable and responsible business partner. Insuring Lane Forest Products is a sound investment, offering the opportunity to collaborate with a company committed to excellence.

Thank you for your time and consideration.

Sincerely,

Team Haugen (Logan, Spencer, and Hayden)