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MEDIA CONTACT

Tulsi Mehta

Tulsi@EandVGroup.com

919-800-7190

Forestry Mutual Insurance Company Announces Sale of In-House Agency Book of Business to Joiner Insurance Agency

Shift to independent agent model broadens reach, strengthens service, and reinforces the company's 50-year commitment to the logging and wood products industry

RALEIGH, N.C. (AUG. 21, 2025) – Forestry Mutual Insurance Company announced today the sale of the book of business of their in-house agency, FMIC Agency Inc. D/B/A United Risk Advisors, to [Joiner Insurance Agency](#), effective Wednesday, Aug. 20.

This strategic move transitions Forestry Mutual to a fully independent agent model, thereby unlocking growth, expanding products, and improving service. Selling the in-house agency book of business allows the company to expand its reach by adding more local, trusted agents in the field while continuing to serve the logging and wood products industry with the same commitment it has upheld for more than 50 years.

Forestry Mutual policyholders and partners can expect the company to keep everything they value most – best-in-class safety and loss control services, expert claims handling, and deep industry knowledge. The company's specialization and service remain at the heart of its business, now strengthened by broader distribution and recent operational enhancements that position the company for sustainable growth across the Southeast.

"This is an exciting step forward for Forestry Mutual," said Bill Dine, president & CEO of Forestry Mutual Insurance Company. "It positions us for transformative growth by sharpening our focus on workers' compensation coverage and our best-in-class loss control services, while expanding into new classes of business. Most importantly, it allows us to deliver even greater value to policyholders without disrupting the relationships and trusted service they've come to rely on."

Under Dine's leadership, Forestry Mutual has made significant investments in diversification, technology, and talent. The company has expanded class eligibility, broadened its loss control offerings, and enhanced underwriting discipline.

"This step comes at the right time," said Dine. "The wood products industry is resilient, sustainable, and increasingly vital to the global economy. We are building on this momentum by entering new territories, leveraging our loss control expertise to meet emerging needs, and eventually expanding into other lines of business."

Forestry Mutual remains firmly committed to safety, earning OSHA's "best in class" recognition since 1995 and maintaining an A- (Excellent) rating from AM Best. The company continues to set the standard in forestry risk management, providing policyholders with on-site visits, industry-specific training, and driver education programs.

"SAFETY PAYS"

**About Forestry Mutual Insurance Company**

Forestry Mutual Insurance Company has been a trusted leader in providing workers' compensation insurance coverage to the wood products industry for more than 50 years. Founded in 1971, Forestry Mutual has been dedicated to serving the insurance needs of businesses involved in logging, sawmills, pulp and paper mills, and related industries. Visit forestrymutual.com to learn more.

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