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EMC Insurance Companies and EMC National Life Ratings Affirmed by A.M. Best

DES MOINES, Iowa (April 24, 2014) — The financial ratings of EMC Insurance Companies (EMC) and EMC National Life Company (EMCNL) were affirmed by A.M. Best, the insurance industry credit rating organization today. EMC Insurance Companies maintained the financial strength rating of “A” (Excellent) with a stable outlook, and EMCNL maintained the financial strength rating of “A-” (Excellent) with a stable outlook.

“The affirmations of our financial strength ratings for EMC and EMCNL demonstrate our ability to navigate the varying conditions of the insurance market,” says EMC’s President and Chief Executive Officer Bruce Kelley. “A.M. Best recognized our strength in enterprise risk management, which is the core of our solid, 103-year financial foundation.”

A.M. Best affirmed the financial strength ratings for EMC Insurance Companies (Employers Mutual Casualty Company and its six property/casualty subsidiaries) and for EMC Reinsurance Company (EMC Re). Best’s ratings and analysis assess the financial strength and creditworthiness of insurance companies.

According to Best’s Rating Report, EMC’s initiatives “have resulted in a substantially improved underwriting performance of the past two years” and EMCNL’s “risk-adjusted capitalization is more than sufficient to support its business, investment and insurance risk.”

Read the [A.M. Best press release about EMC Insurance Companies](#).

Read the [A.M. Best press release about EMC National Life Company](#).

About EMC Insurance Companies

EMC Insurance Companies is among the top 60 insurance organizations in the country based on net written premium, with assets over \$3 billion and more than 2,100 employees. The company was organized in 1911 to write workers’ compensation protection in Iowa. Today, EMC provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. Operating under the trade name EMC Insurance Companies, Employers Mutual Casualty Company and one or more of its affiliated companies is licensed in all 50 states and the District of Columbia. For more information, visit www.emcins.com and www.CountonEMC.com.

About EMC National Life Company

EMC National Life Company (EMCNL), an affiliate of EMC Insurance Companies, is a life insurance company based in Des Moines, Iowa. Partnering with over 9,600 independent

property/casualty and life agents, EMCNL offers quality life insurance products for the individual and workplace markets. www.emcnationallife.com

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