



FOR IMMEDIATE RELEASE

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

DES MOINES, Iowa (May 6, 2015) — 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 and its subsidiaries 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 reflect the positive momentum we're building," says EMC's President and Chief Executive Officer Bruce Kelley. "We're developing and using new tools and maintaining strong relationships with our agents, which is what our 104-year-old foundation is built on."

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 the A.M. Best press release, "The ratings of EMC Insurance Companies and EMC Re reflect their strong level of risk-adjusted capital, which is supported by generally positive levels of pre-tax operating and net income; consistently favorable development of prior years' loss and loss adjustment expense reserves; favorable core underwriting results as well as the benefits these companies will continue to derive from management's actions over the past several years, which are associated with pricing and risk selection, claims management and reserving methodology."

In regard to the EMCNL rating, A.M. Best also stated, "The affirmation of EMCNL's ratings reflects the synergy and strong relationship EMCNL has with its parent, EMCC. EMCNL's ratings are enhanced through its use of EMCC's property/casualty distribution system; shared services; overlapping management; and the benefit from explicit parental support when needed. EMCNL's surplus is of good quality, with minimal use of reinsurance, modest financial leverage and overall good credit quality of invested assets."

To read more about the ratings of all of the EMC family of companies, read the [A.M. Best news release](#).

About EMC Insurance Companies

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium, with assets of approximately \$4 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. Learn more at www.emcnationallife.com.

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