



EMC INSURANCE GROUP INC. REPORTS A CHANGE IN THE MUTUAL REINSURANCE BUREAU POOL

FOR IMMEDIATE RELEASE

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DES MOINES, Iowa (March 8, 2007) - EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) reported that earlier today, management of the Mutual Reinsurance Bureau pool announced that Auto-Owners Insurance Company will terminate its participation in the Mutual Reinsurance Bureau pool effective January 1, 2008. EMC Insurance Group's parent, Employers Mutual Casualty Company, is currently a one-fifth participant in the pool. Management of the pool anticipates that a new participant will be found to replace Auto-Owners and that the pool will be able to continue operating at the current five participant level in 2008; however, management of the pool is prepared to operate the pool with the remaining four participants if necessary. In the event Employers Mutual Casualty Company does become a one-fourth participant in the pool, EMC Insurance Group's premium volume would be expected to increase by approximately \$4.5 million in 2008 based on current projections of the pool's management.

EMC Insurance Group Inc., the publicly-held insurance holding company of EMC Insurance Companies, owns subsidiaries with operations in property and casualty insurance and reinsurance. EMC Insurance Companies is one of the largest property and casualty entities in Iowa and among the top 60 insurance entities nationwide based on premium volume. For more information, visit our website www.emcinsurance.com.

The Private Securities Litigation Reform Act of 1995 provides issuers the opportunity to make cautionary statements regarding forward-looking statements. Accordingly, any forward-looking statement contained in this report is based on management's current beliefs, assumptions and expectations of the Company's future performance, taking into account all information currently available to management. These beliefs, assumptions and expectations can change as the result of many possible events or factors, not all of which are known to management. If a change occurs, the Company's business, financial condition, liquidity, results of operations, plans and objectives may vary materially from those expressed in the forward-looking statements. The risks and uncertainties that may affect the actual results of the Company include, but are not limited to the following: catastrophic events and the occurrence of significant severe weather conditions; the adequacy of loss and settlement expense reserves; state and federal legislation and regulations; changes in our industry, interest rates or the performance of financial markets and the general economy; rating agency actions and other risks and uncertainties inherent to the Company's business. Management intends to identify forward-looking statements when using the words "believe", "expect", "anticipate", "estimate", or similar expressions. You should not place undue reliance on these forward-looking statements.