



FOR IMMEDIATE RELEASE
Contact: Anita Novak (Investors)
515-345-2515
Lisa Hamilton (Media)
515-345-7589
717 Mulberry Street
Des Moines, IA 50309

EMC INSURANCE GROUP INC. ANNOUNCES THE APPOINTMENT OF ROBERT L. HOWE TO ITS BOARD OF DIRECTORS

DES MOINES, Iowa (November 2, 2007) – The Board of Directors of EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) has appointed Robert L. Howe to its Board of Directors. After a review of his qualifications, Mr. Howe was deemed qualified to serve on the Board’s Audit Committee, appointed to that committee and designated its financial expert.

Mr. Howe served in various capacities with the State of Iowa Insurance Division from 1964 to 2002 including Deputy Commissioner and Chief Examiner from 1985 until his retirement in 2002. Mr. Howe was responsible for the financial oversight of 220 domestic insurance companies. Since his retirement, Mr. Howe has been an independent consultant.

Mr. Howe is a graduate of Drake University, Des Moines, Iowa, with a bachelor’s degree in actuarial science. His graduate work was in human relations at St. John’s University in New York. He currently holds professional designations as a Certified Financial Examiner, Certified Insurance Examiner, Certified Government Financial Manager and Accredited Insurance Receiver.

Mr. Howe recently resigned from the Board of Directors of the EMC National Life Company and currently serves on the American Equity Life Insurance Company Board of Directors.

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. EMC Insurance Companies has been included on the 2007 Ward’s 50 list and has become a member of the Independent Insurance Agents & Brokers of America (the Big “I”) Trusted Choice. 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. Undue reliance should not be placed on these forward-looking statements.