

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. DECLARES 105th CONSECUTIVE QUARTERLY DIVIDEND AND ANNOUNCES \$15 MILLION STOCK REPURCHASE PROGRAM

DES MOINES, Iowa (March 10, 2008) – On March 10, 2008, the Board of Directors of EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) declared a quarterly dividend of eighteen (18) cents per share of common stock payable March 27, 2008 to shareholders of record as of March 20, 2008. This is the one hundred and fifth consecutive quarterly dividend paid since EMC Insurance Group Inc. became a publicly held company in February 1982.

At its meeting on March 10, 2008, the Board of Directors also authorized a \$15 million stock repurchase program. This repurchase program is effective immediately, does not have an expiration date and will be conducted under the provisions of Securities and Exchange Commission Rule 10b-18, which provides a “safe harbor” from liability for manipulation of the stock price by reason of the manner, timing, price and volume of purchases of stock in the open market. Purchases under the program will be made at the discretion of 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. 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.