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**EMC INSURANCE GROUP INC. ANNOUNCES
2009 SECOND QUARTER EARNINGS CALL AND
REITERATES REPORTING CHANGE THAT BECOMES
EFFECTIVE IN THE SECOND QUARTER**

DES MOINES, Iowa (July 10, 2009) – EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) (the “Company”) today announced that 2009 second quarter earnings information will be released to the media before the opening of regular market hours on July 23, 2009. The second quarter earnings release and financial supplement will be available on the Company’s website (www.emcinsurance.com) at that time.

The Company will host an earnings call at 11:00 a.m. eastern daylight time, July 23, 2009, to allow securities analysts, stockholders and other interested parties the opportunity to hear management discuss the Company’s quarterly results, as well as its expectations for the remainder of 2009. Dial-in information for the call is toll-free 1-877-407-8031 (International: 201-689-8031). The event will be archived and available for digital replay through August 6, 2009. The replay access information is toll-free 1-877-660-6853 (International: 201-612-7415); passcodes (both required for playback) are account no. 286; conference ID no. 327390. A webcast of the teleconference will be presented by PrecisionIR and can be accessed at <http://www.investorcalendar.com> or from the Company’s investor relations page at www.emcins.com/ir. The archived webcast will be available until July 23, 2010. A transcript of the teleconference will also be available on the Company’s website shortly after the completion of the teleconference.

Second Quarter Reporting Change

As reported in the Company’s March 31, 2009 Form 10-Q, which was filed with the Securities and Exchange Commission on May 8, 2009, beginning in the second quarter of 2009 the Company will no longer report on a quarterly basis the amount of development experienced on prior years’ reserves. This change in reporting is being implemented because management believes that there is potential for confusion among investors regarding the perceived impact development has on the Company’s results of operations. Management has determined that continued reporting of the composition of the Company’s underwriting results between the current and prior accident years increases the potential for misinterpretation and, in any event, is not material or relevant to an understanding of the Company’s results of operations. From management’s perspective, the more important issue is consistency of reserve adequacy. If reserves are maintained at a consistent level of adequacy (and all else remains equal), then development should be fairly consistent from year to year. Therefore, the source of earnings (current or prior accident years) is not relevant. For a more detailed explanation of management’s rationale for this change in reporting, please see the discussion contained under Item 2, Management’s Discussion and Analysis of Financial Condition and Results of Operations, in the Company’s March 31, 2009 Form 10-Q under the heading “Management Issues and Perspectives”.

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 groups in Iowa and among the top 60 insurance groups nationwide based on premium volume. For more information, visit our website.

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 the property and casualty insurance industry, interest rates or the performance of financial markets and the general economy;
- rating agency actions;
- "other-than-temporary" investment impairment losses; and
- other risks and uncertainties inherent to the Company's business, including those discussed under the heading "Risk Factors" in the Company's Annual Report on Form 10-K.

Management intends to identify forward-looking statements when using the words "believe", "expect", "anticipate", "estimate", "project" or similar expressions. Undue reliance should not be placed on these forward-looking statements.