

**EMC INSURANCE GROUP INC. COMMENTS  
ON FINANCIAL RATIO INFORMATION  
RELEASED BY ITS PARENT COMPANY,  
EMPLOYERS MUTUAL CASUALTY COMPANY**

DES MOINES, Iowa (January 26, 2010) – Employers Mutual Casualty Company (Employers Mutual), the parent company of EMC Insurance Group Inc. (Nasdaq/NGS:EMCI), today announced to its employees that the statutory combined trade ratio of the EMC Insurance Companies for the year ended December 31, 2009 was 101.9 percent. This announcement was made in conjunction with a company-wide disclosure of the results of Employers Mutual’s 2009 contingent salary plan. This statutory combined trade ratio is not prepared on the basis of generally accepted accounting principles (GAAP) and reflects the operating results of all subsidiaries and affiliates of Employers Mutual, including the subsidiaries of EMC Insurance Group Inc.

For EMC Insurance Group Inc., the statutory combined trade ratio for the year ended December 31, 2009 was 100.3 percent. This statutory combined trade ratio should not be considered indicative of the GAAP-basis combined ratio or operating results that will be reported by EMC Insurance Group Inc. for the year ended December 31, 2009 on February 25, 2010.

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](http://www.emcinsurance.com).

**Forward-Looking Statements** 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.