



FOR IMMEDIATE RELEASE

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**EMC INSURANCE GROUP INC. ANNOUNCES
TELECONFERENCE CALL TO DISCUSS
FIRST QUARTER 2005 RESULTS**

DES MOINES, Iowa (April 18, 2005) – On April 28, 2005, EMC Insurance Group Inc. (Nasdaq/NM:EMCI) (the “Company”) will hold an earnings teleconference call at 11:00 a.m. eastern daylight time to allow securities analysts, shareholders and other interested parties the opportunity to hear management discuss the Company’s quarterly results. Dial-in information for the call is toll-free 1-877-407-8035. The event will be archived and available for digital replay through May 5, 2005. The replay access information is toll-free 1-877-660-6853; account number 286; conference ID number 148746. First quarter 2005 earnings information will be released to the media after the close of regular market hours on April 27, 2005.

A webcast of the teleconference will be archived by Vcall and can be accessed from the Company’s investor relations page at www.emcinsurance.com or at www.Vcall.com after 1:00 p.m. eastern daylight time on April 28, 2005. The archived webcast will be available for one year. A transcript of the teleconference will also be available on the company’s website shortly after the completion of the teleconference.

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. 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 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. When we use the words “believe”, “expect”, “anticipate”, “estimate” or similar expressions, we intend to identify forward-looking statements. You should not place undue reliance on these forward-looking statements.