



FOR IMMEDIATE RELEASE
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EMC INSURANCE GROUP INC. DECLARES 95th CONSECUTIVE QUARTERLY DIVIDEND

DES MOINES, Iowa (August 31, 2005) - The Board of Directors of EMC Insurance Group Inc. (Nasdaq/NM:EMCI) has declared a quarterly dividend of fifteen (15) cents per share of common stock payable September 19, 2005 to shareholders of record as of September 12, 2005. This is the ninety-fifth consecutive quarterly dividend paid since EMC Insurance Group Inc. became a publicly held company in February 1982.

The Company also announced that Bruce G. Kelley, President and CEO and Mark E. Reese, Senior Vice President and CFO will speak at the Keefe, Bruyette & Woods 2005 Insurance Conference on September 8, 2005 at 8:15 a.m. EDT in New York, New York. The presentation will be broadcast live on the Internet and is accessible at http://customer.talkpoint.com/KEEF001/090705a_cy/reg.asp free of cost. The presentation will be archived at the above-referenced URL address for 60 days.

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. 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. 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.