



FOR IMMEDIATE RELEASE  
Contact: Anita Novak (Investors)  
515-280-2515  
Lisa Hamilton (Media)  
515-362-7589  
717 Mulberry Street  
Des Moines, IA 50309

## EMC INSURANCE GROUP INC. DECLARES 96th CONSECUTIVE QUARTERLY DIVIDEND

DES MOINES, Iowa (November 4, 2005) - The Board of Directors of EMC Insurance Group Inc. (Nasdaq/NM:EMCI) has declared a quarterly dividend of sixteen (16) cents per share of common stock payable November 22, 2005 to shareholders of record as of November 15, 2005. This is the ninety-sixth consecutive quarterly dividend paid since EMC Insurance Group Inc. became a publicly held company in February 1982.

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](http://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.