



EMC INSURANCE GROUP INC. ANNOUNCES ADDITION OF NEW PARTICIPANT TO THE MUTUAL REINSURANCE BUREAU POOL

FOR IMMEDIATE RELEASE

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DES MOINES, Iowa (January 5, 2006) - EMC Insurance Group Inc. (Nasdaq/NM:EMCI) today confirmed that Country Mutual Insurance Company will become a participant in the Mutual Reinsurance Bureau (MRB) pool effective January 1, 2006. The Company previously announced on November 14, 2005 that Kentucky Farm Bureau Mutual would become a participant in the MRB pool effective January 1, 2006 and that a second company would likely be admitted into the pool effective January 1, 2006. The addition of these two new assuming companies to the MRB pool will strengthen MRB's surplus base and should favorably impact future marketing efforts. However, there will be a short-term negative impact on earned premiums for EMC Insurance Group's reinsurance segment since the pool business will now be split between five participants rather than the current three. It should be noted that Country Mutual will only be participating in contracts with no casualty exposures; contracts with casualty exposures will be shared among the other four participants. Details of the November 14, 2005 announcement can be found on the Company's website at www.emcinsurance.com.

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 the Company uses the words "believe", "expect", "anticipate", "estimate", or similar expressions, it intends to identify forward-looking statements. You should not place undue reliance on these forward-looking statements.