



FOR IMMEDIATE RELEASE
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EMC INSURANCE GROUP INC. ANNOUNCES 2006 THIRD QUARTER EARNINGS CALL AND WEBCAST

DES MOINES, Iowa (September 28, 2006) - EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) today announced that the Company will host an earnings call on October 26, 2006. The teleconference will begin at 11:00 a.m. eastern standard time. Dial-in information for the call is toll-free 1-800-659-2032; passcode number 23810719. The event will be archived and available for digital replay through November 2, 2006. The replay access information is toll-free 1-888-286-8010; passcode number 71111223. A webcast of the teleconference will be presented by Thomson Financial and can be accessed at <http://my.ccbn.com> or from the Company's investor relations page at www.emcinsurance.com. 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.

Third quarter and year-to-date earnings information will be released to the media before the opening of regular market hours on October 26, 2006. The third quarter earnings release and financial supplement will be available on the Company's website (www.emcinsurance.com) at that time.

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.

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.