

FOR IMMEDIATE RELEASE
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**EMC INSURANCE GROUP INC. DECLARES
103rd CONSECUTIVE QUARTERLY DIVIDEND,
ANNOUNCES BOARD OF DIRECTORS CHANGES,
AND ANNOUNCES AN INDUSTRY PRESENTATION
BY MANAGEMENT**

DES MOINES, Iowa (August 29, 2007) – On August 29, 2007 the Board of Directors of EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) declared a quarterly dividend of seventeen (17) cents per share of common stock payable September 17, 2007 to shareholders of record as of September 10, 2007. This is the one hundred and third consecutive quarterly dividend paid since EMC Insurance Group Inc. became a publicly held company in February 1982.

The Board of Directors also announced that George C. Carpenter III was elected Chairman of the Board and that Margaret A. Ball was elected Vice-Chair of the Board. In addition, Gretchen H. Tegeler was elected as a new member to the Board of Directors. Ms. Tegeler currently serves as State Vice President, Midwest Division, of the American Cancer Society for Iowa and South Dakota. She was formerly Chief of Staff to Iowa Governor, Terry E. Brandstad, and a former Director of the Iowa Department of Management. Ms. Tegeler will serve on the Audit Committee of the Board, which also includes David J. Fisher (Chair) and Joanne L. Stockdale, CPA (designated financial expert).

On Wednesday, September 5, 2007, Mr. Bruce G. Kelley, President and Chief Executive Officer and Mr. Mark E. Reese, Senior Vice President and Chief Financial Officer will be presenting at the Keefe, Bruyette & Woods 2007 Insurance Conference at the Waldorf Astoria Hotel in New York City at 9:00 a.m. eastern daylight time. Investors may access a webcast of the presentation on the Company's website at www.emcins.com/ir/presentations.htm. It is management's intention to reaffirm its annual operating income guidance of \$2.95 to \$3.15 per share during this presentation.

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. EMC Insurance Companies has been included on the 2007 Ward's 50 list and has become a member of the Independent Insurance Agents & Brokers of America (the Big "I") Trusted Choice. 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. Management intends to identify forward-looking statements when using the words "believe", "expect", "anticipate", "estimate", or similar expressions. Undue reliance should not be placed on these forward-looking statements.