

## EMC INSURANCE GROUP INC. DECLARES 104th CONSECUTIVE QUARTERLY DIVIDEND

DES MOINES, Iowa (November 8, 2007) – On November 8, 2007 the Board of Directors of EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) declared a quarterly dividend of eighteen (18) cents per share of common stock payable November 27, 2007 to shareholders of record as of November 20, 2007. This is the one hundred and fourth consecutive quarterly dividend paid since EMC Insurance Group Inc. became a publicly held company in February 1982 and reflects a 5.9 percent increase over the previous dividend.

“The Company continues to experience another outstanding year as our underwriters continue to select excellent risks,” said Bruce G. Kelley, President and Chief Executive Officer. “Sharing this success with our stockholders is an EMC tradition.” Since 1982, EMC Insurance Group Inc. has paid more than 45 percent of its earnings to its stockholders as cash dividends.

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](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. 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.