

**EMC INSURANCE GROUP INC. ANNOUNCES
2009 FOURTH QUARTER/YEAR-END
EARNINGS CALL**

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DES MOINES, Iowa (January 21, 2010) – EMC Insurance Group Inc. (Nasdaq/NGS:EMCI) (the “Company”) today announced that 2009 fourth quarter and year-end earnings information will be released to the media before the opening of regular market hours on February 25, 2010. The fourth quarter and year-end earnings release and financial supplement will be available on the Company’s website (www.emcinsurance.com) at that time.

The Company will host an earnings call at 11:00 a.m. eastern standard time, February 25, 2010, to allow securities analysts, stockholders and other interested parties the opportunity to hear management discuss the Company’s quarterly and annual results, as well as its expectations for 2010. Dial-in information for the call is toll-free 1-877-407-8031 (International: 1-201-689-8031). The event will be archived and available for digital replay through March 11, 2010. The replay access information is toll-free 1-877-660-6853 (International: 1-201-612-7415); passcodes (both required for playback) are account no. 286; conference ID no. 342676. A webcast of the teleconference will be presented by PrecisionIR and can be accessed at <http://www.investorcalendar.com> or from the Company’s investor relations page at www.emcins.com/ir. The archived webcast will be available until May 25, 2010. A transcript of the teleconference will also be available on the Company’s website shortly after the completion of the teleconference.

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 groups in Iowa and among the top 60 insurance groups nationwide based on premium volume. For more information, visit our website.

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 the property and casualty insurance industry, interest rates or the performance of financial markets and the general economy;
- rating agency actions;
- “other-than-temporary” investment impairment losses; and
- other risks and uncertainties inherent to the Company’s business, including those discussed under the heading “Risk Factors” in the Company’s Annual Report on Form 10-K.

Management intends to identify forward-looking statements when using the words “believe”, “expect”, “anticipate”, “estimate”, “project” or similar expressions. Undue reliance should not be placed on these forward-looking statements.