



## NEWS RELEASE

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### **EMC Insurance Companies and Subsidiaries, Affiliates Ratings Affirmed by A.M. Best**

DES MOINES, Iowa (July 14, 2017)— The financial ratings of EMC Insurance Companies (EMC), its subsidiaries and affiliates were affirmed by A.M. Best, the insurance industry credit rating organization. EMC and its subsidiaries, including EMC Reinsurance Company, maintained the financial strength rating of A (Excellent) and the long-term issuer credit rating of “a” with a stable outlook. EMC National Life Company (EMCNL) maintained its financial strength rating of A- (Excellent).

“This continued affirmation of EMC and EMCNL’s financial strength reiterates our commitment to providing the highest level of service,” says EMC President and Chief Executive Officer Bruce Kelley. “We consistently develop and use new tools and maintain strong relationships with our agents, which is what our 106-year-old foundation is built on.”

A.M. Best’s ratings and analysis assess the financial strength and creditworthiness of insurance companies. According to the A.M. Best press release, “The ratings of EMC Insurance Companies and EMC Re reflect their excellent level of risk-adjusted capital, supportive earnings, consistently favorable loss reserve development and favorable core underwriting results, as well as the benefits these companies will continue to derive from management’s actions in recent years to improve pricing and risk selection, claims management and reserving methodology.”

In regard to the EMCNL rating, A.M. Best stated, “The ratings of EMCNL reflect its strategic importance to its parent, EMCC, diversified product profile of life, annuity and workplace products, strong risk-adjusted capitalization and positive but fluctuating earnings in recent years. EMCNL continues to maintain a strong relationship with EMCC, which is reflected in EMCNL’s ratings.”

To read more about the ratings of all of the EMC family of companies, read the [A.M. Best news release](#).

**About EMC Insurance Companies**

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium, with more than 2,300 employees. The company was organized in 1911 to write workers' compensation protection in Iowa. Today, EMC provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. Operating under the trade name EMC Insurance Companies, Employers Mutual Casualty Company and one or more of its affiliated companies is licensed in all 50 states and the District of Columbia. For more information, visit [www.emcins.com](http://www.emcins.com) and [www.CountonEMC.com](http://www.CountonEMC.com).

**About EMC National Life Company**

EMC National Life Company (EMCNL), an affiliate of EMC Insurance Companies, is a life insurance company based in Des Moines, Iowa. Partnering with over 9,600 independent property/casualty and life agents, EMCNL offers quality life insurance products for the individual and workplace markets. Learn more at [www.emcnationallife.com](http://www.emcnationallife.com).

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