



NEWS RELEASE

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EMC Insurance Companies COO to Retire in January 2018

Kevin Hovick, Executive Vice President and Chief Operating Officer

DES MOINES, Iowa (AUG. 30, 2017)—EMC Insurance Companies announced today that Executive Vice President and Chief Operating Officer (COO) Kevin Hovick, CPCU, will retire from the company on Jan. 2, 2018. Hovick's distinguished career spans more than 38 years in the property/casualty business with EMC.

In announcing his plans, Hovick said, "It's been a privilege to work with the many talented EMC team members and dedicated independent agents over the years. I'm pleased to have been a part of the company's development and growth from \$170 million in net written premium in 1979 when I started with the company to over \$1.7 billion at year-end 2016."

"We thank Kevin for his many years of service and the contributions he made to the growth and success of EMC," commented Bruce Kelley, president and chief executive officer of EMC Insurance Companies. "I am confident that the executive transition plan we've undertaken will enable EMC to continue its growth and remain financially stable. We appreciate Kevin's assistance in the transfer of his duties and responsibilities to a new COO." As part of the company's ongoing leadership development and succession planning, EMC plans to name a new COO at an appropriate time.

Hovick has served as the executive vice president and COO since 2011. In his position as COO, he oversees 21 profit centers, including 16 EMC branch offices, which are integral to the company's business model. "We've maintained branch offices since 1934 because we believe a local presence is imperative to maintaining our relationships with independent agents and to giving exceptional service to our customers," explained Hovick.

Hovick grew up in Fort Dodge, Iowa, and received his bachelor's degree in business administration from the University of Iowa. In July 1979, he began his EMC career as an underwriter in the Des Moines Branch. Hovick served as Phoenix branch underwriting manager from 1982 to 1987 and then transferred to the position of Birmingham branch underwriting manager.

In 1991, Hovick returned to Des Moines and was promoted to commercial property manager in the home office. He was chosen to develop a new marketing department, separate from underwriting, and was named vice president of marketing in 1997. In 2000, a new position, vice president for business development, was created to oversee both underwriting and marketing, and Hovick was selected for that position. He was then promoted to senior vice president of business development in 2004 and subsequently executive vice president and COO in 2011. In this role, he oversaw branch operations, underwriting, marketing, EMC Reinsurance, EMC Risk Services, EMC Underwriters LLC, bonds, claims and risk improvement.

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 and www.CountonEMC.com.