

**CODE OF ETHICS
OF
EMC INSURANCE COMPANIES**

The following companies operate collectively under the trade name EMC Insurance Companies.

**Employers Mutual Casualty Company
Dakota Fire Insurance Company
Union Insurance Company of Providence
EMC Property & Casualty Company**

**EMC Insurance Group Inc.
EMCASCOS Insurance Company
EMC Reinsurance Company
Illinois EMCASCOS Insurance Company**

The principal executive officers, principal financial officers, principal accounting officers, controllers, and/or persons performing similar functions for the EMC Insurance Companies (the “Companies”) shall be governed by this Code of Ethics (the “Code”). This Code is designated to deter wrongdoing and to promote:

1. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
2. Full, fair, accurate, timely and understandable disclosure in reports and documents that the Company files with, or submits to, the Securities and Exchange Commission (the “Commission”) and in other public communications made by the Companies;
3. Compliance with applicable governmental laws, rules and regulations;
4. The prompt internal reporting of violations of this Code to an appropriate person or persons identified in this Code; and
5. Accountability for adherence to this Code.

Therefore, the Chief Executive Officers, the Chief Financial Officers, the Controllers, the Treasurers, and any other senior officers performing financial management functions for the Companies shall adhere to the following guidelines:

1. Act with honesty and integrity, always using good judgment to identify and preempt those conflicts which could reflect poorly on EMC Insurance Companies, and reporting all actual conflicts of interest in personal and professional relationships;
2. Provide information that is accurate, complete, objective, relevant, timely and understandable to ensure full, fair, accurate, timely and understandable disclosure in reports and documents that the Companies files with, or submits to, the Commission and/or other government agencies, and disseminates in other public communications;
3. Act in good faith, responsibly, and with due care, competence and diligence, without misrepresenting material facts or compromising good judgment;

4. Comply with all applicable rules and regulations of federal, state and local governments, and other appropriate public and private regulatory agencies;
5. Maintain skills and professional abilities important and relevant to the Companies' needs;
6. Ensure responsible use of and control over all Companies assets and resources employed by or entrusted to such officers;
7. Respect and not use confidential information acquired in the course of his or her work for personal advantage; and
8. Promote the utmost ethical behavior to peers, both in the workplace and in the community.

Reporting Violations

Possible violations of this Code of Ethics should be immediately reported to the Companies' General Counsel or to the Chair of the Companies' Audit Committee. Alternatively, suspected violations may be reported to the Compliance Line, which is available to all employees of EMC Insurance Companies [at 1-800-750-4972] and maintained by an independent entity which has been retained to take calls of an anonymous nature. No one will suffer any adverse effects to his or her job or career as a result of reporting in good faith a suspected violation to this Code of Ethics.

Enforcement and Waivers of Code of Ethics

Any covered person who violates this Code of Ethics is subject to disciplinary action, which may include termination of employment.

Any questions regarding this Code of Ethics may be submitted to Todd Strother, the Companies' General Counsel. In the highly unlikely event that a waiver of this Code of Ethics is necessary and warranted, and then only to the limited and qualified extent to protect the Companies to the greatest extent possible, such a waiver must be approved by the Companies' Board of Directors and must be immediately disclosed to its shareholders. Similarly, any change in this Code of Ethics must be approved by the Companies' Board of Directors and immediately disclosed to shareholders.