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June 23, 2015

Dear Valued Stockholder of EMC Insurance Group Inc.:

The Board of Directors of EMC Insurance Group Inc. (the "Company") has declared a three-for-two split (the "Stock Split") of the Company's common stock, par value \$1.00 per share (the "Common Stock"), payable June 23, 2015 (the "Payment Date") to stockholders of record at the close of business on June 16, 2015 (the "Record Date"). The Stock Split will be effected in the form of a 50 percent stock dividend by the issuance of one additional share of Common Stock for every two shares of Common Stock held as of the Record Date. The Company has instructed its transfer agent, American Stock Transfer and Trust Company, LLC (the "Transfer Agent"), to issue the additional shares of Common Stock to which you are entitled as Direct Registration System book entry shares on the Payment Date. No further action is required on your part to receive the shares of Common Stock issued pursuant to the Stock Split. The par value of the Common Stock will remain at \$1.00 per share after the Stock Split.

Except for shares held in the EMC Insurance Group Inc. Amended and Restated Dividend Reinvestment and Common Stock Purchase Plan, fractional shares of Common Stock will not be issued in connection with the Stock Split. You will receive cash in lieu of any fractional share of Common Stock you otherwise would have received in connection with the Stock Split. The price paid for the fractional shares is based on the average of the high and low trading prices of the Common Stock on the Record Date, as reported by the NASDAQ Global Select Market, which was \$24.04 after giving effect to the Stock Split. Payments for fractional shares will be made on the Payment Date to stockholders of record as of the Record Date.

The number of shares you now own equals the sum of the new shares of Common Stock issued to you pursuant to the Stock Split, plus the shares of Common Stock already owned by you immediately prior to the Stock Split. While the number of shares you own has increased, your beneficial ownership percentage in the Company has not changed.

If you hold shares in certificate form, do not destroy your old certificates as they are still valid and continue to represent the number of shares of Common Stock on the certificate.

The Company believes that under present U.S. Federal income tax laws, receipt of the shares issued pursuant to the Stock Split will not result in taxable income to you. You may have a taxable event if you receive cash in lieu of a fractional share, because this is considered a sale of the fractional share. The gain or loss on the sale of the fractional share will be either short-term or long-term depending on how long the underlying share(s) were held before the split. Please note the cost basis of each share owned after the stock split will be 2/3 the amount it was before the split. **You should consult your own tax advisor based on your particular circumstances.**

We appreciate your confidence and continued interest in the Company. If you have any questions about the stock split, please contact the Transfer Agent at 1-866-666-1597.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark E. Reese".

Mark E. Reese
Senior Vice President & Chief Financial Officer