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EMC INSURANCE GROUP INC

Form 8-K April 24, 2012

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 23, 2012

EMC INSURANCE GROUP INC.

(Exact name of registrant as specified in its charter)

Iowa 0-10956 42-6234555

(State or other jurisdiction of incorporation) (Commission File Number) (I.R.S. Employer Identification No.)

717 Mulberry Street, Des Moines, Iowa 50309 (Address of principal executive offices) (Zip Code)

(515) 345 2902

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

"Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

"Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

"Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

"Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 7.01 Regulation FD Disclosure.

On April 23, 2012, the Registrant issued a press release announcing that the first quarter 2012 GAAP combined ratio is expected to be approximately 92.5 percent and that operating income¹ is expected to be in the range of \$1.02 to \$1.06 per share. Management reaffirmed it's 2012 operating income guidance of \$1.30 to \$1.55 per share. Management currently expects losses associated with the April 13 through 16 storms that occurred in Iowa, Nebraska, and Oklahoma to total approximately \$7,000,000, or \$0.35 per share after tax. The press release is furnished as Exhibit 99.

¹The Registrant uses a non-GAAP financial measure called "operating income/loss" that management believes is useful to investors because it illustrates the performance of our normal, ongoing operations, which is important in understanding and evaluating our financial condition and results of operations. While this measure is consistent with measures utilized by investors to evaluate performance, it is not a substitute for the U.S. GAAP financial measure of net income/loss. The difference between net income/loss and operating income/loss is that operating income/loss does not include realized investment gains/losses.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number Description

99 Press Release

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized on April 24, 2012.

EMC INSURANCE GROUP INC.

Registrant

/s/ Mark E. Reese Mark E. Reese Senior Vice President & Chief Financial Officer

EXHIBIT INDEX

Exhibit Number Description

99 Press Release