

EMC INSURANCE GROUP INC
Form 8-K
October 24, 2011

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): October 21, 2011

EMC INSURANCE GROUP INC.
(Exact name of registrant as specified in its charter)

Iowa (State or other jurisdiction of incorporation)	0-10956 (Commission File Number)	42-6234555 (I.R.S. Employer Identification No.)
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717 Mulberry Street, Des Moines, Iowa (Address of principal executive offices)	50309 (Zip Code)
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(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 October 21, 2011, the Registrant issued a press release announcing that third quarter 2011 operating results will be negatively impacted by a record amount of catastrophe losses. Based on actual results for the first nine months of the year and projections for the remainder of the year, management has revised its 2011 operating loss guidance from the previous range of (\$0.30) to (\$0.55) per share to an operating loss range of (\$0.55) to (\$0.80) per share. The press release is furnished as Exhibit 99.

The 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. 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 October 24, 2011.

EMC INSURANCE GROUP INC.
Registrant

/s/ Bruce G. Kelley
Bruce G. Kelley
President & Chief Executive Officer

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

EXHIBIT INDEX

Exhibit Number	Description
<u>99</u>	Press Release