

EMC INSURANCE GROUP INC  
Form 4  
March 02, 2005

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
GASS RICHARD L

2. Issuer Name and Ticker or Trading Symbol  
EMC INSURANCE GROUP INC  
[EMCI]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
4113 73RD STREET  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
03/01/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Sr. Vice President-Prod & Tech.

URBANDALE, IA 50322  
(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
EMC Insurance Group Inc. Common Stock				(A) or (D) Price	4,572	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474  
(9-02)

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	
ISO (Right to Buy)	\$ 19.35	03/01/2005		A	6,000	03/01/2006 <sup>(1)</sup>	03/01/2015	Common Stock	6,000
ISO (Right to Buy)	\$ 22.28					02/06/2005 <sup>(1)</sup>	02/06/2014	Common Stock	2,000
ISO (Right to Buy)	\$ 16.875					02/07/2004 <sup>(1)</sup>	02/07/2013	Common Stock	1,000
ISO (Right to Buy)	\$ 18.3					02/01/2003 <sup>(1)</sup>	02/01/2012	Common Stock	500
ISO (Right to Buy)	\$ 9.25					08/01/2001 <sup>(1)</sup>	08/01/2010	Common Stock	2,520
ISO (Right to Buy)	\$ 12.6875					02/01/2000 <sup>(1)</sup>	02/01/2009	Common Stock	1,228
ISO (Right to Buy)	\$ 13.6875					02/01/1999 <sup>(1)</sup>	02/01/2008	Common Stock	2,000
ISO (Right to Buy)	\$ 13.25					02/01/1997 <sup>(1)</sup>	02/01/2006	Common Stock	1,500

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
			Sr. Vice President-Prod & Tech.	

GASS RICHARD L  
4113 73RD STREET  
URBANDALE, IA 50322

## Signatures

Richard L. Gass                      03/02/2005

          Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Options vest in five equal annual installments beginning one year after date of grant.
- (2) Aggregate total of options to buy: 9,000 options under the 2003 ISO Plan and 7,748 options under the 1993 ISO Plan for a total of 16,748.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.