

HOVICK KEVIN J
Form 4
March 10, 2005

FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
Expires: January 31, 2005
Estimated average burden hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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 *
HOVICK KEVIN J

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)
13560 LAKE SHORE DRIVE
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
03/09/2005

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Senior Vice President

WEST DES MOINES, IA 50325
(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)
			Code	V	Amount	(A) or (D)	Price
EMC Insurance Group Inc. Common Stock	03/09/2005		S		600	D	\$ 19.1
EMC Insurance Group Inc. Common Stock	03/09/2005		S		400	D	\$ 19.09
EMC Insurance	03/09/2005		S		100	D	\$ 19.01

Group Inc.
Common
Stock

EMC

Insurance

Group Inc. 03/09/2005

S 2,400 D \$ 19 3,913.1574 D

Common
Stock

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

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SEC 1474
(9-02)

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)	8. Amount or Number of Shares
ISO (Right to Buy)	\$ 19.35					03/01/2006 ⁽¹⁾ 03/01/2015	Common Stock	6,000
ISO (Right to Buy)	\$ 22.28					02/06/2005 ⁽¹⁾ 02/06/2014	Common Stock	1,000
ISO (Right to Buy)	\$ 16.875					02/07/2004 ⁽¹⁾ 02/01/2013	Common Stock	5,000
ISO (Right to Buy)	\$ 18.3					02/01/2003 ⁽¹⁾ 02/01/2012	Common Stock	5,000
ISO (Right to Buy)	\$ 9.25					08/01/2001 ⁽¹⁾ 08/01/2010	Common Stock	2,700

ISO (Right to Buy) \$ 12.6875	02/01/2000 ⁽¹⁾	02/01/2009	Common Stock	1,500
ISO (Right to Buy) \$ 13.6875	02/01/1999 ⁽¹⁾	02/01/2008	Common Stock	3,000
ISO (Right to Buy) \$ 12.25	02/01/1998 ⁽¹⁾	02/01/2007	Common Stock	1,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HOVICK KEVIN J 13560 LAKE SHORE DRIVE WEST DES MOINES, IA 50325			Senior Vice President	

Signatures

Kevin J. Hovick 03/10/2005

__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 option to buy: 12,000 options under the 2003 ISO Plan and 13,200 options under the 1993 ISO plan for a total of 25,200 options.

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.