

EMC INSURANCE GROUP INC
Form 4
March 14, 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 *
HOFFMANN RICHARD W

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)
PO BOX 712
(Street)

3. Date of Earliest Transaction (Month/Day/Year)
03/11/2005

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Vice Pres. & General Counsel

DES MOINES, IA 50303

(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	03/11/2005		F		802 D \$ 19.375	2,375	D
EMC Insurance Group Inc. Common Stock	03/11/2005		M		800 A \$ 13.25	2,375	D
EMC Insurance	03/11/2005		M		534 A \$ 9.25	2,375	D

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Group Inc.
Common
Stock

EMC
Insurance
Group Inc.
Common
Stock

90

I

Spouse as
custodian
for son
under
U.T.M.A. -
Iowa

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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(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)	\$ 13.25	03/11/2005		M	800	02/01/1997 ⁽¹⁾ 02/01/2006	Common Stock	700
ISO (Right to Buy)	\$ 9.25	03/11/2005		M	534	08/01/2001 ⁽¹⁾ 08/01/2010	Common Stock	2,723
ISO (Right to Buy)	\$ 12.25					02/01/1998 ⁽¹⁾ 02/01/2007	Common Stock	1,000
ISO (Right to Buy)	\$ 13.6875					02/01/1999 ⁽¹⁾ 02/01/2008	Common Stock	1,000
ISO (Right to Buy)	\$ 12.6875					02/01/2000 ⁽¹⁾ 02/01/2009	Common Stock	400

