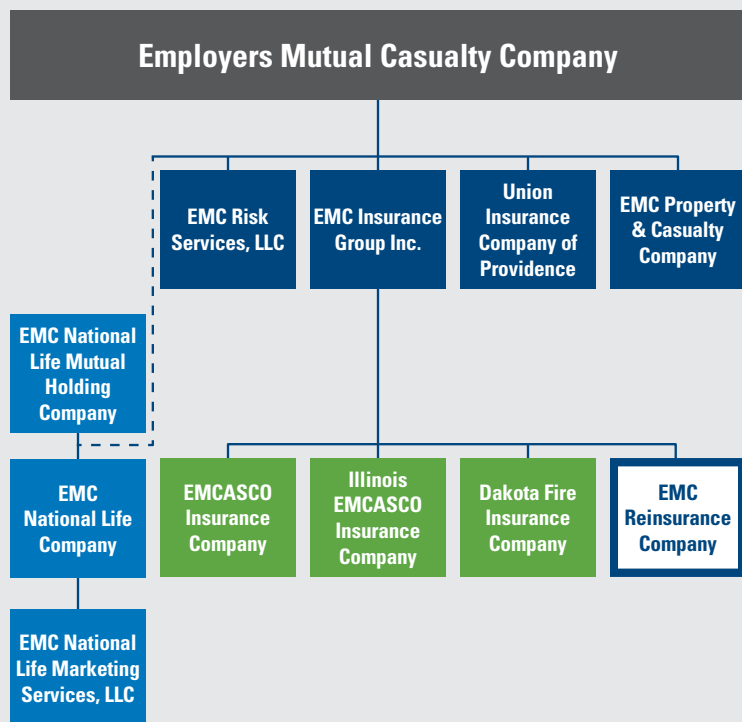




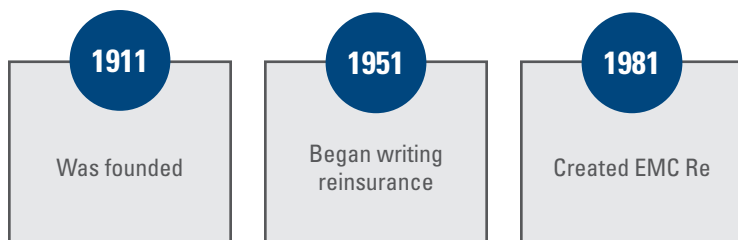
2022 AT A GLANCE

Company Structure



Employers Mutual Casualty Company and its affiliated companies operate under the trade name EMC Insurance Companies. EMC Insurance Group Inc. (EMCI) generates results from property and casualty insurance and reinsurance through subsidiary companies, including EMC Reinsurance Company.

EMC Company Overview



Reinsurance is written globally.

All reinsurance is written on EMCC paper and assumed by EMC Re via a 100% quota share.

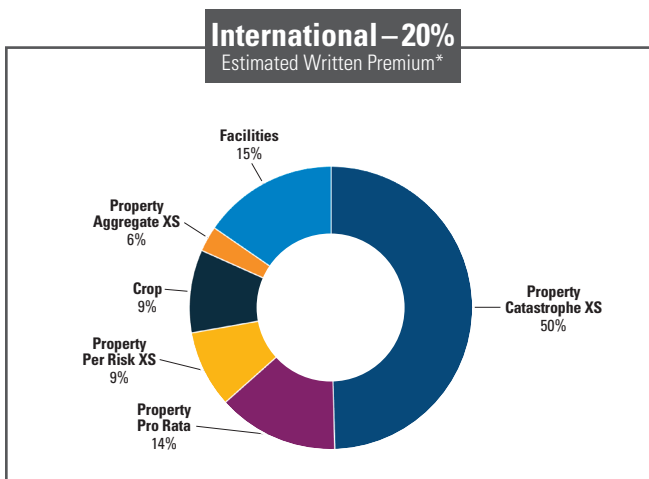
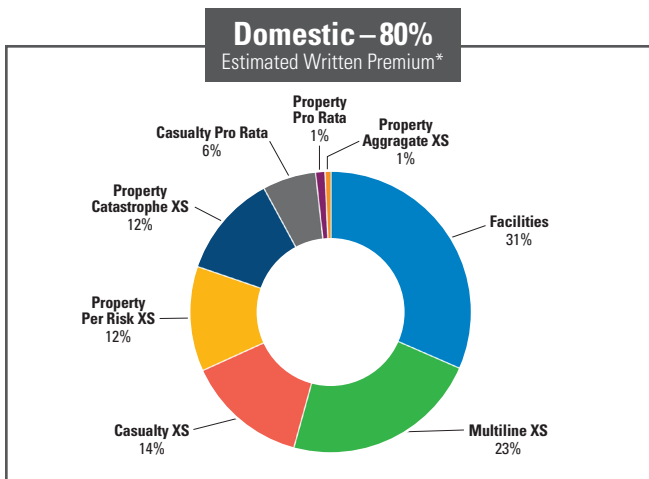
EMC Insurance Companies (EMCC)

2021 Earned Premium	\$1,804.4M
Total Assets	\$5,097.9M
Liabilities	\$3,360.6M
Surplus	\$1,737.3M
AM Best Rating	A (Excellent)

EMC Reinsurance (EMC Re)

2021 Earned Premium	\$208.1M
Total Assets	\$769.8M
Liabilities	\$538.4M
Surplus	\$231.4M
AM Best Rating	A (Excellent)

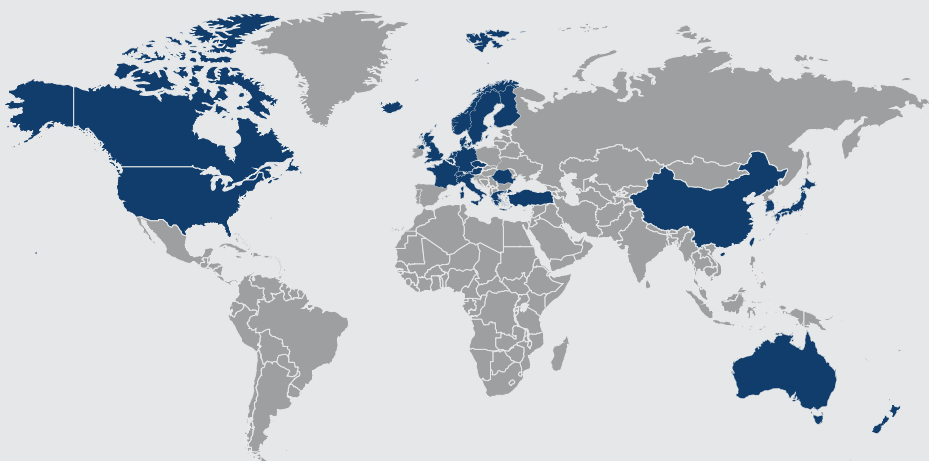
Written Premium



Geographic Scope

Business is assumed worldwide via clients domiciled in 27 countries.

International Domiciled Company Locations



Expertise You Can Trust

Executive Committee



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EMC Re President and COO

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EMC Re

Our mission is to provide our global partners with reinsurance expertise and financial peace of mind, when it matters most.

- Highly experienced reinsurance professionals who provide exceptional service
- Capacity—\$10 million (USD) on any one program
- Quoting market for U.S. Multiline XOL, Property Per Risk XOL and Casualty XOL
- Financial strength and security
- Reinsurance business is produced primarily through intermediaries
- Underwriting and claims audits
- Timely and accurate claims payments
- Worldwide electronic funds transfer (EFT) capability
- Resilience—we value our long-term relationships with our business partners throughout the world

For rapid response times, send submissions to emcre.underwriting@emcre.com.



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