

Bruce G. Kelley, CPCU
PRESIDENT & CEO

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To Whom It May Concern:

Mark Reese and I have had a long professional association. Since Al Creese retired as CFO of EMC Insurance Companies in 1996, until this year when Mark began reporting to Scott Jean, executive vice president for finance and analytics, he reported to me and guided EMC through annual audits, quarterly Securities and Exchange Commission (SEC) reporting and numerous accounting issues and challenges. Through it all, Mark never wavered from a highly ethical approach to financial accounting.

He mastered Generally Accepted Accounting Principles (GAAP) for EMC Insurance Group Inc. and statutory accounting for our insurance companies, supervised a diverse staff of accountants, demutualized a Rhode Island property and casualty insurance company, and presented to numerous investors and their representatives. In addition, SEC filings of all public companies are subject to review at least once every three years, and Mark has successfully resolved all of these time consuming SEC inquiries.

The corporate structure of EMC Insurance Companies is complex. It contains mutual, stock and mutual holding company forms of corporate organization. For a five billion dollar enterprise, it presents a variety of financial and accounting challenges. As CFO, Mark has mixed long hours of focused effort with patient professional inquiry to maintain accounting discipline without restatements of earnings, without error filled statutory filings and without ethical lapses or departmental fraud.

His conservative approach; with the goal of avoiding time consuming accounting spats with regulators has served EMC well. It has allowed a focus on the pursuit of very accurate accounting.

I unreservedly applaud the nomination of Mark E. Reese for the coveted distinction of CFO of the Year, a recognition he richly deserves.

Very truly,

A handwritten signature in dark ink, appearing to read "Bruce G. Kelley", written over a light blue horizontal line.

Bruce G. Kelley
President & CEO

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