

December 14, 2018

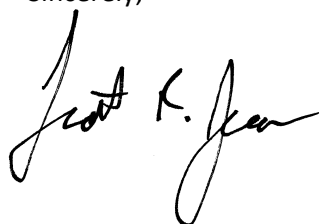
To Whom It May Concern:

It is an honor to nominate Mark Reese, Senior Vice President and Chief Financial Officer of EMC Insurance Companies for the Deloitte CFO of the Year award. I assumed a newly created position of Executive Vice President for Finance and Analytics at the start of 2015, following many years working in the actuary department. Mark began reporting to me when I assumed this new role, after nearly 20 years of reporting to Bruce Kelley, President and CEO of EMC. I had not worked as closely with Mark before then, but he has become a trusted resource I rely upon due to his wealth of knowledge and expertise in accounting and financial reporting. His leadership and knowledge have helped guide and build our company into the successful, near-national organization it is today.

EMC Insurance Group Inc., which is our publicly held insurance holding company, was recently recognized on the *Forbes* 2017 50 Most Trustworthy Financial Companies list for the fourth consecutive year, which was the last year that this list was compiled. To create this list, MSCI ESG Research examined publicly-traded North American financial companies with market capitalizations of \$250 million or greater. An accounting and governance risk score is then given to each company. The final list includes 50 companies that have a high level of integrity in financial reporting. This recognition is a direct reflection of Mark's ability to lead an accounting department focused on ethical and accurate financial reporting.

As the nomination form accurately states, the chief financial officer is often an unrecognized individual who is key to the success of companies today. With that in mind, it is with great pleasure that I nominate Mark Reese for the Deloitte CFO of the Year Award, so that he may be recognized for his impeccable career and outstanding performance in his role as chief financial officer.

Sincerely,

A handwritten signature in black ink that reads 'Scott R. Jean'.

Scott R. Jean, FCAS, MAAA
Executive Vice President – Finance and Strategy

Mark E. Reese, CPA

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SENIOR VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

Highly accomplished, results-driven executive with more than 38 years of progressive experience in finance and accounting operations. Demonstrated ability to oversee complex transactions and the accounting, financial reporting, tax, banking, investor relations and related functions of the company. Strategic and hands-on executive utilizing the unique company structure to maximize its financial position, requiring expertise in accounting regulations for public companies, private companies, and statutory accounting for insurance companies. Possesses solid leadership, communication and interpersonal skills to develop relationships with all levels of staff, management and external parties.

PROFESSIONAL EXPERIENCE

EMC Insurance Companies ranks among the top 50 insurance organizations in the United States and is one of the largest property and casualty insurance companies in Iowa.

EMC Insurance Group Inc. (EMCI) is a publicly held insurance holding company with operations in property and casualty insurance and reinsurance. It became publicly held in 1982 and trades on the Nasdaq OMX stock market under the symbol EMCI. EMCI is a controlled company in that its parent, Employers Mutual Casualty Company, owns more than 50 percent of its outstanding stock.

Employers Mutual Casualty Company (EMCC) is a mutual insurance company founded in 1911, headquartered in Des Moines, IA. EMCC employs more than 2,500 people countrywide.

Chief Financial Officer – EMC Insurance Companies

(June 1997 – Present)

- Promoted to Chief Financial Officer following successful ascension through accounting department, holding progressive responsibilities since joining company in 1984, most recently as controller
- **Supervises a team of 27 employees** in various accounting, financial reporting, tax, investor relations and other related functions of the company
- **Instrumental in \$34M+ capital raise** through secondary public offering in 2004 in conjunction with EMCI pooling percentage increase
- **Successfully issued \$36M in surplus notes** to EMCC in 2001 and 2002 in order to strengthen the statutory surplus position of various company subsidiaries, with redemption of \$11M of \$36M in 2007
- **High-profile role in affiliation with a mutual insurance company** and subsequent statutory and consolidated reporting obligations
- **Executed merger of two insurance companies** under common parent ownership control to reduce reporting requirements and provide cost savings
- Completed various transactions to provide capital to affiliated life insurance company
- Influential role in changing various reinsurance pooling and quota share agreements that benefit stakeholders of mutual and public insurance companies
- **Leader of initial implementation of National Association of Insurance Commissioners (NAIC)** codification of statutory accounting principles across consolidated enterprise and related subsidiaries
- **Led implementation of countless accounting and regulatory changes** issued by the Securities and Exchange Commission, Financial Accounting Standards Board (FASB), NAIC, and NASDAQ
- Initiated and directed the activities associated with Sarbanes-Oxley Section 404 implementation – Worked closely with external auditors and SVP of Internal Audit to perform assessment of controls
- **Generated cost savings and improved service** through countless changes of third-party service providers in all areas of responsibility
- Responsible for all public company filings and communications with the SEC, NASDAQ, and the Audit Committee of EMCI

Controller – EMC Insurance Companies**(June 1995 – June 1997)**

- Successfully led a team of 20+ employees managing all accounting and financial reporting functions, swiftly earning appointment to Chief Financial Officer after thriving in role for two years

Previous Professional Positions

Accounting Manager – EMC Insurance Companies (1994 – 1995)

Assistant Controller, GAAP/SEC Reporting Specialist – EMC Insurance Companies (1987 – 1994)

Accountant, GAAP/SEC Reporting Specialist – EMC Insurance Companies – (1984 – 1987)

Supervising Senior – Peat, Marwick, Mitchell (1980 – 1984)

EDUCATION & PROFESSIONAL AFFILIATIONS
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UNIVERSITY OF NORTHERN IOWA, Cedar Falls, Iowa

Bachelor of Arts – Major in Accounting

Certified Public Accountant, Iowa

Member, Iowa Society of Certified Public Accountants (ISCPA)