

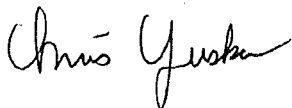
Letter of Recommendation for Mark Reese
Deloitte CFO of the Year Award – the Business Record

I serve as the coordinating audit partner for EMC Insurance Companies and have worked closely with Mark Reese for the past 8 years. I have a strong professional relationship with Mark and I have worked with Mark in the areas of accounting, financial reporting, auditing matters and other business matters impacting EMC Insurance Companies and it has been a pleasure to work with Mark over these years. I am writing this recommendation supporting the nomination of Mark for the Deloitte CFO of the Year Award through the Business Record.

I believe that being distinguished by the Business Record as the Deloitte CFO of the Year is an honor and that Mark is very deserving and he would be a great representative of EMC Insurance Companies and our greater Des Moines business community. Mark is the type of leader that people at his company and other business professionals, like myself, respect greatly, listen to and enjoy working with daily. I believe Mark is exactly what to look for in a CFO of a highly revered company here in the greater Des Moines community.

Through my interactions with Mark, he has always conducted himself with the utmost integrity and openness in working with the audit team, with members of management, the audit committee and interaction with the stakeholders of EMC Insurance Companies. Mark can take complex accounting or business matters and explain them in a way that others can understand and relate to. Mark does a tremendous job collaborating with members of management and the accounting team at his company along with our audit team when dealing with these matters. Mark is always open and will listen to all points of views and opinions that allow him to make his daily decisions. It is very clear from my interactions with Mark, with the directors of EMC Insurance Companies, management and employees that Mark is well respected and a great leader.

Yours truly,

A handwritten signature in black ink, appearing to read "Chris Yuska". The signature is fluid and cursive, with the first name "Chris" and last name "Yuska" clearly distinguishable.

Chris Yuska
Assurance Partner-EY Des Moines
December 18, 2018