EMC INSURANCE GROUP INC

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

Form 5

FORM 5

OMB UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer HOVICK KEVIN J Symbol EMC INSURANCE GROUP INC (Check all applicable) [EMCI] (Middle) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) Director 10% Owner Other (specify X _ Officer (give title (Month/Day/Year) below) below) 12/31/2015 Exec. Vice President & COO 13560 LAKE SHORE DRIVE (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) WEST DES MOINES, Â IAÂ 50325 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of 2. Transaction Date 2A. Deemed 3. 4. Securities 5. Amount of 6. Ownership 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction Acquired (A) or Securities Form: Direct Indirect (Instr. 3) Code Disposed of (D) Beneficially (D) or Beneficial any (Month/Day/Year) (Instr. 3, 4 and 5) Owned at end Indirect (I) Ownership (Instr. 8) of Issuer's (Instr. 4) (Instr. 4) (A) Fiscal Year or (Instr. 3 and 4) Amount (D) Price **EMCI** 8,359 Â Â Common 06/23/2015(1) $J_{(1)}$ \$0 $25,077 \frac{(1)}{2}$ D (1) Stock

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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SEC 2270

(9-02)

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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)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
ISO Right To Buy	\$ 16.4 <u>(1)</u>	06/23/2015	Â	J <u>(1)</u>	1,500 (1)	Â	03/01/2007	03/01/2016	Common Stock	1,500
ISO Right To Buy	\$16.97 (1)	06/23/2015	Â	J <u>(1)</u>	1,500 (1)	Â	03/09/2008	03/09/2017	Common Stock	1,500
ISO Right To Buy	\$15.6447 (1)	06/23/2015	Â	J <u>(1)</u>	1,500 (1)	Â	03/05/2009	03/05/2018	Common Stock	1,500
NQO Right To Buy	\$12.5767 (1)	06/23/2015	Â	J <u>(1)</u>	3,000 (1)	Â	03/03/2010	03/03/2019	Common Stock	3,000
NQO Right To Buy	\$13.7833 (1)	06/23/2015	Â	J <u>(1)</u>	1,500 (1)	Â	03/01/2011	03/01/2020	Common Stock	1,500
NQO Right To Buy	\$16.27 (1)	06/23/2015	Â	J <u>(1)</u>	7,500 (1)	Â	03/01/2012	03/01/2021	Common Stock	7,500
NQO Right To Buy	\$13.9867 (1)	06/23/2015	Â	J <u>(1)</u>	7,500 (1)	Â	03/01/2013	03/01/2022	Common Stock	7,500

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
HOVICK KEVIN J 13560 LAKE SHORE DRIVE WEST DES MOINES, Â IA Â 50325	Â	Â	Exec. Vice President & COO	Â		

Signatures

KEVIN J. HOVICK 02/06/2016

Date

Reporting Owners 2

**Signature of Reporting Person

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Holdings adjusted to reflect 3 for 2 stock split effected by a stock dividend paid on June 23, 2015

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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