Form **990-PF**

Department of the Treasury
Internal Revenue Service (77)

Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0052

2009

For calendar year 2009, or tax year beginning , 2009, and ending , 20

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return
☐ Amended return ☐ Address change ☐ Name change

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation EMC INSURANCE FOUNDATION		A Employer identification number 42-1343474
	Number and street (or P O box number if mail is not delivered to street address) P.O. BOX 712	Room/suite	B Telephone number (see page 10 of the instructions) 515-345-2788
	City or town, state, and ZIP code DES MOINES IA 50306-0712		C If exemption application is pending, check here ▶ ☐ D 1. Foreign organizations, check here . . ▶ ☐

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

2. Foreign organizations meeting the 85% test, check here and attach computation . ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 7,459,279

J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify)
(Part I, column (d) must be on cash basis.)

E If private foundation status was terminated under section 507(b)(1)(A), check here . ▶ ☐

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here . ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions).)*

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	168,001			
	2 Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3 Interest on savings and temporary cash investments	14,749	14,749	14,749	
	4 Dividends and interest from securities	80,542	80,542	80,542	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	158,223			
	b Gross sales price for all assets on line 6a 163,158				
	7 Capital gain net income (from Part IV, line 2)		158,223		
	8 Net short-term capital gain			158,223	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less: Cost of goods sold				
	c Gross profit or (loss) (attach schedule)	0			
	11 Other income (attach schedule)				
	12 **Total.** Add lines 1 through 11	421,515	253,514	253,514	
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	2,250	2,250	2,250	
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	4,500			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	600	600	600	
	24 **Total operating and administrative expenses.** Add lines 13 through 23	7,350	2,850	2,850	0
	25 Contributions, gifts, grants paid	951,506			951,506
	26 **Total expenses and disbursements.** Add lines 24 and 25	958,856	2,850	2,850	951,506
	27 Subtract line 26 from line 12:				
	a **Excess of revenue over expenses and disbursements**	(537,341)			
	b **Net investment income** (if negative, enter -0-)		250,664		
	c **Adjusted net income** (if negative, enter -0-)			250,664	

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For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	8,004,730	1,157,636	1,157,636
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶			
	Less. allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)			
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶			
	Less. accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)		6,146,687	6,301,643
	14 Land, buildings, and equipment. basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶)	0		
	16 **Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	8,004,730	7,304,323	7,459,279
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted	8,004,730	7,304,323	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 **Total net assets or fund balances** (see page 17 of the instructions)	8,004,730	7,304,323	
	31 **Total liabilities and net assets/fund balances** (see page 17 of the instructions)	8,004,730	7,304,323	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	8,004,730
2 Enter amount from Part I, line 27a	2	(537,341)
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	7,467,389
5 Decreases not included in line 2 (itemize) ▶ Excess of FMV of donated assets over tax basis	5	163,066
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	7,304,323

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	11,875 shares of Prestige Brand Holdings Inc	D	8/13/2009	8/24/2009
b	10,555 shares of Prestige Brand Holdings Inc	D	10/12/2009	11/6/2009
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	91,680		2,613	89,067
b	71,478		2,322	69,156
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } **2** 158,223

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)
If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions).
If (loss), enter -0- in Part I, line 8 . . . . **3**

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No
If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2008	899,126	8,001,783	0.1124
2007	966,782	8,468,213	0.1142
2006	897,190	4,825,530	0.1859
2005	1,001,029	1,979,862	0.5056
2004	760,244	1,971,302	0.3857

2 **Total** of line 1, column (d)	2	1.3038
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.2608
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	7,389,858
5 Multiply line 4 by line 3	5	1,927,275
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,507
7 Add lines 5 and 6	7	1,929,782
8 Enter qualifying distributions from Part XII, line 4	8	951,506

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions on page 18.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter .... (attach copy of letter if necessary—see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	5,013
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	
3	Add lines 1 and 2		3	5,013
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	5,013
6	Credits/Payments:			
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a 10,250		
b	Exempt foreign organizations—tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d		7	10,250
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	0
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	5,237
11	Enter the amount of line 10 to be: **Credited to 2010 estimated tax** ▶ 5,237 **Refunded** ▶		11	0

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ ______ **(2)** On foundation managers. ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ ______			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		X
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ Iowa			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶

14 The books are in care of ▶ Ron Herman Telephone no. ▶ 515-345-2788
Located at ▶ 717 Mulberry Street Des Moines, IA ZIP+4 ▶ 50309-3872

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041**—Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ | 15 |

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

				Yes	No
1a	During the year did the foundation (either directly or indirectly):				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?		1b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐				
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?		1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):				
a	At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009?	☐ Yes ☒ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see page 20 of the instructions)		2b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2009 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.)*		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?		4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? . . . . ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) . . . ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? **5b** N/A

Organizations relying on a current notice regarding disaster assistance check here . . . . . . ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945–5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . **6b** No: X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . ☐ Yes ☒ No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? . . . **7b** N/A

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Please see attached listing				

2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over $50,000 . . . . ▶

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over $50,000 for professional services ▶

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 23 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See page 24 of the instructions	
3	
Total. Add lines 1 through 3 ▶	0

Part X **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	2,561,120
b	Average of monthly cash balances	1b	4,941,274
c	Fair market value of all other assets (see page 24 of the instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	7,502,394
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) ... 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	7,502,394
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see page 25 of the instructions)	4	112,536
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	7,389,858
6	**Minimum investment return.** Enter 5% of line 5	6	369,493

Part XI **Distributable Amount** (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part)

1	Minimum investment return from Part X, line 6		1	369,493
2a	Tax on investment income for 2009 from Part VI, line 5 ... 2a			
b	Income tax for 2009. (This does not include the tax from Part VI.) ... 2b	5,013		
c	Add lines 2a and 2b		2c	5,013
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	364,480
4	Recoveries of amounts treated as qualifying distributions		4	
5	Add lines 3 and 4		5	364,480
6	Deduction from distributable amount (see page 25 of the instructions)		6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1		7	364,480

Part XII **Qualifying Distributions** (see page 25 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	951,506
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	951,506
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	951,506

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see page 26 of the instructions)

		(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1	Distributable amount for 2009 from Part XI, line 7				364,480
2	Undistributed income, if any, as of the end of 2009:				
a	Enter amount for 2008 only			389,887	
b	Total for prior years 20 07 ,20 ___ ,20 ___		0		
3	Excess distributions carryover, if any, to 2009:				
a	From 2004 676,889				
b	From 2005 915,724				
c	From 2006 777,636				
d	From 2007 559,052				
e	From 2008 509,239				
f	**Total** of lines 3a through e	3,438,540			
4	Qualifying distributions for 2009 from Part XII, line 4. ▶ $ 951,506				
a	Applied to 2008, but not more than line 2a			389,887	
b	Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c	Treated as distributions out of corpus (Election required—see page 26 of the instructions)				
d	Applied to 2009 distributable amount				364,480
e	Remaining amount distributed out of corpus	197,139			
5	Excess distributions carryover applied to 2009 *(If an amount appears in column (d), the same amount must be shown in column (a).)*				
6	**Enter the net total of each column as indicated below:**				
a	Corpus Add lines 3f, 4c, and 4e. Subtract line 5	3,635,679			
b	Prior years' undistributed income. Subtract line 4b from line 2b		0		
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d	Subtract line 6c from line 6b. Taxable amount—see page 27 of the instructions		0		
e	Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount—see page 27 of the instructions			0	
f	Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)				
8	Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	676,889			
9	**Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	2,958,790			
10	Analysis of line 9:				
a	Excess from 2005 . . 915,724				
b	Excess from 2006 . . 777,636				
c	Excess from 2007 . . 559,052				
d	Excess from 2008 . . 509,239				
e	Excess from 2009 . . 197,139				

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling ▶ N/A

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter ⅔ of minimum investment return shown in Part X, line 6 for each year listed					0
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see page 27 of the instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

None

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed.

Bob Morlan PO Box 712 Des Moines, IA 50309-3872 515-345-7601

b The form in which applications should be submitted and information and materials they should include:

The following information should be provided: 1. intended use of funds 2. verification of IRS 501(c)(3)status 3.List of major donors

c Any submission deadlines:

None

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Generally only Iowa based charitable organizations are funded.

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
See attached schedule				951,506
Total ▶ 3a				951,506
b *Approved for future payment*				
None				
Total ▶ 3b				0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income (See page 28 of the instructions)
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					14,749
4 Dividends and interest from securities					80,542
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory					
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue. a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0		0	95,291

13 **Total.** Add line 12, columns (b), (d), and (e) 13 95,291

(See worksheet in line 13 instructions on page 28 to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See page 28 of the instructions)
3 & 4	The investment of the funds is used as a tool in safeguarding the assets needed to carry out the purpose of the Foundation.

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☐ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Signature of officer or trustee	Date	Title
[signature]	3/31/2010	Treasurer

Paid Preparer's Use Only

Preparer's signature	Date	Check if self-employed ☐	Preparer's identifying number (see **Signature** on page 30 of the instructions)

Firm's name (or yours if self-employed), address, and ZIP code	EIN	Phone no

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF.

OMB No 1545-0047

2009

Name of the organization	**Employer identification number**
EMC INSURANCE FOUNDATION	42-1343474

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, $5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33⅓% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than $1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc , contributions of $5,000 or more during the year . . . . ▶ $ ....

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization	Employer identification number
EMC INSURANCE FOUNDATION	42-1343474

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	Employers Mutual Casualty Company 717 Mulberry Street Des Moines, IA 50309-3872	$ 168,001	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Name of organization
EMC INSURANCE FOUNDATION

Employer identification number
42-1343474

Part II Noncash Property (see instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	11,875 shares of Prestige Brand Holdings Inc	$ 92,744	8/13/2009

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
1	10,555 shares of Prestige Brand Holdings Inc	$ 75,257	10/12/2009

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

EMC Insurance Foundation
Form 990-PF, Part I **FEIN - 42-1343474**
Year Ended December 31, 2009

Line 18 - Taxes

Date Paid	Description	Amount
4/9/2009	1st Quarter Estimate	$ -
6/4/2009	2nd Quarter Estimate	$ -
9/8/2009	3rd Quarter Estimate	$ 2,250
12/11/2009	4th Quarter Estimate	$ 2,250
	Total taxes paid	$ 4,500

Line 23 - Other Expenses

Description	Amount
Bank Fees	$ 600
Total other expenses	$ 600

EMC Insurance Foundation **FEIN - 42-1343474**
Form 990-PF, Part II, Line 10
Year Ended December 31, 2009

Line 13 Investments - other	Beg of Year Book Value	End of Year Book Value	End of Year Fair Market Value
Vanguard Total Stock Market Index Fund	0	962,734	1,076,020
Dodge & Cox Income Fund	0	740,565	753,353
Pimco Low Duration Fund	0	1,777,354	1,812,584
Pimco Total Return Fund	0	740,565	733,771
Vanguard Long-Term Bond Index	0	370,283	367,738
Vanguard Short-Term Bond Index	0	1,555,186	1,558,177
	0	6,146,687	6,301,643

EMC Insurance Foundation
Form 990 PF, Part VIII
List of Officers
Year Ended December 31, 2009
ID #42-1343474

Name and Address	Title	Hours per Week	Compensation	Contributions to Employee Benefit Plans	Expense Account
Bruce G. Kelley 717 Mulberry Street Des Moines, IA 50309	President/CEO	0-5	-0-	-0-	-0-
John C. Burgeson 717 Mulberry Street Des Moines, IA 50309	Vice President	0-5	-0-	-0-	-0-
Robert Morlan 717 Mulberry Street Des Moines, IA 50309	Executive Director	Approx 20	-0-	-0-	-0-
Ronald D. Herman 717 Mulberry Street Des Moines, IA 50309	Treasurer	0-5	-0-	-0-	-0-
Richard Hoffmann 717 Mulberry Street Des Moines, IA 50309	Secretary	0-5	-0-	-0-	-0-
David J. Fisher Onthank Company PO Box 1462 Des Moines, IA 50306	Director	0-5	$ 750	-0-	-0-
Fredrick Schiek 4615 67th St Urbandale, IA 50322	Director	0-5	$ 750	-0-	-0-
John H. Kelley MD 2038 Thatch Palm Dr Boca Raton, FL 33432	Director	0-5	$ 750	-0-	-0-

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Appalachian State University Foundation Inc. Boone, NC	NO	See Note A	See Note B	3,000
AICPCU Malvern, PA	NO	See Note A	See Note B	5,000
AIB College of Business Des Moines, IA	NO	See Note A	See Note B	13,500
ALS Association, Iowa Chapter Des Moines, IA	NO	See Note A	See Note B	2,500
American Cancer Society Des Moines, IA	NO	See Note A	See Note B	4,400
American Diabetes Association Des Moines, IA	NO	See Note A	See Note B	1,600
American Heart Association Des Moines, IA	NO	See Note A	See Note B	3,150
Anawim Housing Des Moines, IA	NO	See Note A	See Note B	2,500
Anthony Elementary Anthony, KS	NO	See Note A	See Note B	500
Argonia Elementary School Argonia, KS	NO	See Note A	See Note B	500
Audubon Elementary School Audubon, IA	NO	See Note A	See Note B	500
Ballet Des Moines Des Moines, IA	NO	See Note A	See Note B	2,000
Belle Plain Elementary Belle Plain, KS	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Better Business Bureau Des Moines, IA	NO	See Note A	See Note B	2,500
Blank Park Zoo Des Moines, IA	NO	See Note A	See Note B	12,500
Care Packages for Troops in Iraq Des Moines, IA	NO	See Note A	See Note B	(685)
Central Decatur North Elementary Leon, IA	NO	See Note A	See Note B	500
Central Elementary - USD 462 Burden, KS	NO	See Note A	See Note B	500
ChildServe Des Moines, IA	NO	See Note A	See Note B	2,000
Children & Families of Iowa Des Moines, IA	NO	See Note A	See Note B	5,000
Children's Miracle Network Des Moines, IA	NO	See Note A	See Note B	125
Civic Center of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	13,000
Cystic Fibrosis Foundation Edina, MN	NO	See Note A	See Note B	2,485
DMACC Foundation Ankeny, IA	NO	See Note A	See Note B	10,000
DMARC Food Pantry Des Moines, IA	NO	See Note A	See Note B	1,246
Des Moines Arts Festival Des Moines, IA	NO	See Note A	See Note B	1,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Des Moines Pastoral Counseling Center Des Moines, IA	NO	See Note A	See Note B	10,000
Des Moines Symphony Des Moines, IA	NO	See Note A	See Note B	30,000
Des Moines University Des Moines, IA	NO	See Note A	See Note B	1,000
Drake University Des Moines, IA	NO	See Note A	See Note B	202,590
Employee & Family Resources Des Moines, IA	NO	See Note A	See Note B	2,600
Farm Safety Just 4 Kids Des Moines, IA	NO	See Note A	See Note B	250
Food Ministry at Assumption of the BVM Parish Providence, RI	NO	See Note A	See Note B	175
GMG Elementary School Green Mountain, IA	NO	See Note A	See Note B	500
George Washington Carver Comm School Des Moines, IA	NO	See Note A	See Note B	500
Girl Scouts of Moingona Council Des Moines, IA	NO	See Note A	See Note B	5,000
Goodwill Industries Wichita, KS	NO	See Note A	See Note B	2,000
Greater Des Moines Comm Foundation Des Moines, IA	NO	See Note A	See Note B	43,334
Greater Des Moines Kiwanis Foundation Des Moines, IA	NO	See Note A	See Note B	250

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Griffith Insurance Education Foundation Worthington, OH	NO	See Note A	See Note B	500
Hope Ministries Des Moines, IA	NO	See Note A	See Note B	10,000
Horizon Elementary School Johnston, IA	NO	See Note A	See Note B	500
Hospice of Central Iowa Des Moines, IA	NO	See Note A	See Note B	5,000
I-35 Elementary School Truro, IA	NO	See Note A	See Note B	500
I-Car Education Foundation Hoffman Estates, IL	NO	See Note A	See Note B	100
Iowa College Foundation Des Moines, IA	NO	See Note A	See Note B	14,000
Iowa Dept of Economic Dev Foundation Des Moines, IA	NO	See Note A	See Note B	500
Iowa Health Foundation Des Moines, IA	NO	See Note A	See Note B	10,000
Iowa Homeless Youth Center Des Moines, IA	NO	See Note A	See Note B	100
Iowa Insurance Hall of Fame Des Moines, IA	NO	See Note A	See Note B	250
Iowa National Heritage Foundation Des Moines, IA	NO	See Note A	See Note B	250
Iowa School Board Foundation Des Moines, IA	NO	See Note A	See Note B	50,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Iowa State University Ames, IA	NO	See Note A	See Note B	7,000
Junior Achievement Des Moines, IA	NO	See Note A	See Note B	9,000
Juvenile Diabetes Research Foundation Des Moines, IA	NO	See Note A	See Note B	6,250
Latino Resources - Heritage Festival Des Moines, IA	NO	See Note A	See Note B	250
Leukemia/Lymphoma Society Iowa City, IA	NO	See Note A	See Note B	1,000
Living History Farms Des Moines, IA	NO	See Note A	See Note B	16,000
Loman Education Foundation Malvern, PA	NO	See Note A	See Note B	500
McKinley Intermediate Elementary Abilene, KS	NO	See Note A	See Note B	500
Macksville Grade School Macksville, KS	NO	See Note A	See Note B	500
Mardi Gras Benefit Des Moines, IA	NO	See Note A	See Note B	600
Meals from the Heartland Clive, IA	NO	See Note A	See Note B	500
Medcenter One Foundation Bismarck, ND	NO	See Note A	See Note B	4,500
Meskwaki Settlement School Tama, IA	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Missouri Valley Family YMCA Bismarck, ND	NO	See Note A	See Note B	3,000
Morris Scholarship Fund Inc. Des Moines, IA	NO	See Note A	See Note B	5,000
Murray Elementary School Murray, IA	NO	See Note A	See Note B	500
Music Under the Stars Des Moines, IA	NO	See Note A	See Note B	500
NAACP of Des Moines Des Moines, IA	NO	See Note A	See Note B	250
National Council on Youth Leadership Des Moines, IA	NO	See Note A	See Note B	500
New Directions Shelter Des Moines, IA	NO	See Note A	See Note B	1,000
On with Life Foundation Ankeny, IA	NO	See Note A	See Note B	2,500
Polk County Housing Trust Fund Des Moines, IA	NO	See Note A	See Note B	5,000
Prairie City Elementary School Prairie City, IA	NO	See Note A	See Note B	500
Quakerdale Marshalltown, IA	NO	See Note A	See Note B	2,800
RL Wright Elementary School Sedgwick, KS	NO	See Note A	See Note B	500
Rotary Club of Northwest DM Foundation Des Moines, IA	NO	See Note A	See Note B	1,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2009

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Salisbury House Foundation Des Moines, IA	NO	See Note A	See Note B	27,450
Science Center of Iowa Des Moines, IA	NO	See Note A	See Note B	20,000
St. Baldrick's Foundation Des Moines, IA	NO	See Note A	See Note B	1,000
South Hutchinson Elementary South Hutchinson, KS	NO	See Note A	See Note B	500
Stepstone Wichita, KS	NO	See Note A	See Note B	2,000
Summer Music Des Moines, IA	NO	See Note A	See Note B	300
Top Learning Center Wichita, KS	NO	See Note A	See Note B	500
United Way Various	NO	See Note A	See Note B	311,716
University of Iowa Foundation Iowa City, IA	NO	See Note A	See Note B	7,070
Variety Club of Iowa Des Moines, IA	NO	See Note A	See Note B	10,000
Vocal Arts Ensemble of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	250
WASBO Foundation Madison, WI	NO	See Note A	See Note B	3,000
Washington Legal Foundation Washington, DC	NO	See Note A	See Note B	500

EMC Insurance Foundation
Form 990-PF, Part XV FEIN: 42-1343474
Contributions paid during the Year
Year ended December 31, 2009

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
World Food Prize Des Moines, IA	NO	See Note A	See Note B	1,000
YMCA of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	2,850
Young Professionals Iowa Conference Des Moines, IA	NO	See Note A	See Note B	500
Youth Emergency Services & Shelter Des Moines, IA	NO	See Note A	See Note B	3,000
Youth Homes of Mid-America Des Moines, IA	NO	See Note A	See Note B	10,000
				951,506

Note A - All organizations are either listed in the Cumulative List of Organizations, as published by the Internal Revenue Service, or we have obtained a copy of their Section 501(c)(3) letter. It is not known whether or not these organizations are Foundations.

Note B - All contributions are made either for the general support or for a capital fund drive of the respective organization.