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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

2011

For calendar year 2011 or tax year beginning

, 2011, and ending

, 20

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) PO BOX 712	Room/suite	B Telephone number (see instructions) 515-345-2788
City or town, state, and ZIP code DES MOINES IA 50306-0712		C If exemption application is pending, check here ☐
G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 6,086,378	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis)	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 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)	0			
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	855	855	855	
	4 Dividends and interest from securities	174,133	174,133	174,133	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	134,524			
	b Gross sales price for all assets on line 6a 1,320,000				
	7 Capital gain net income (from Part IV, line 2)		134,524		
	8 Net short-term capital gain			134,524	
	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	309,512	309,512	309,512		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	6,000	6,000	6,000	
	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 instructions)	7,468			
	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	14,068	6,600	6,600	0
	25 Contributions, gifts, grants paid	1,280,294			1,280,294
26 Total expenses and disbursements. Add lines 24 and 25	1,294,362	6,600	6,600	1,280,294	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	(984,850)				
b Net investment income (if negative, enter -0-)		302,912			
c Adjusted net income (if negative, enter -0-)			302,912		

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Operating and Administrative Expenses



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	614,345	814,972	814,972
	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 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 ▶			
Liabilities		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	6,146,687	4,961,210	5,271,406
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	Total assets (to be completed by all filers—see the instructions. Also, see page 1, item i)	6,761,032	5,776,182	6,086,378
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
Net Assets or Fund Balances	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	
		Foundations that follow SFAS 117, check here ▶ ☒ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted	6,761,032	5,776,182	
	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			
Net Assets or Fund Balances	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 instructions)	6,761,032	5,776,182	
	31	Total liabilities and net assets/fund balances (see instructions)	6,761,032	5,776,182	

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	6,761,032
2	Enter amount from Part I, line 27a	2	(984,850)
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	5,776,182
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	5,776,182

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	See attached schedule			
b				
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			0
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) FMV 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	134,524
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 instructions) If (loss), enter -0- in Part I, line 8	If gain, also enter in Part I, line 8, column (c) (see 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.

(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))
2010	855,257	6,884,122	0.1242
2009	951,506	7,389,858	0.1288
2008	899,126	8,001,783	0.1124
2007	966,782	8,468,213	0.1142
2006	897,190	4,825,530	0.1859

2 Total of line 1, column (d)	2	0.6655
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	.1331
4 Enter the net value of noncharitable-use assets for 2011 from Part X, line 5	4	5,460,604
5 Multiply line 4 by line 3	5	726,806
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	3,029
7 Add lines 5 and 6	7	729,835
8 Enter qualifying distributions from Part XII, line 4 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.	8	1,280,294

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see 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)	1	3,029
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b	2	
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)	3	3,029
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
3	Add lines 1 and 2	5	3,029
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	6a	6,400
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	6b	
6	Credits/Payments	6c	
a	2011 estimated tax payments and 2010 overpayment credited to 2011	6d	
b	Exempt foreign organizations—tax withheld at source	7	6,400
c	Tax paid with application for extension of time to file (Form 8868)	8	
d	Backup withholding erroneously withheld	9	0
7	Total credits and payments. Add lines 6a through 6d	10	3,371
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	11	0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		
11	Enter the amount of line 10 to be Credited to 2012 estimated tax 3,371 Refunded		

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?		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)? <i>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</i>		X
c Did the foundation file Form 1120-POL for this year?		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? <i>If "Yes," attach a detailed description of the activities</i>		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? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>		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?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see 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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	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 2011 or the taxable year beginning in 2011 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

Part VII-A Statements Regarding Activities (continued)

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 instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A	13	X	
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			
16	At any time during calendar year 2011, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶	16	Yes	No X

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 instructions)? Organizations relying on a current notice regarding disaster assistance check here ▶ ☐	1b	N/A
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 2011?	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 2011, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2011? ☐ 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 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 2011 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 2011)	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 2011?	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 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 instructions)? ☐ Yes ☒ No
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? ☐ Yes ☒ No
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? ☐ Yes ☒ No

5b

N/A

6b

X

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 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 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 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 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 instructions	
3	

Total. Add lines 1 through 3

C

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see 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	4,961,210
b	Average of monthly cash balances	1b	582,550
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	5,543,760
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	5,543,760
4	Cash deemed held for charitable activities. Enter 1½ % of line 3 (for greater amount, see instructions)	4	83,156
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,460,604
6	Minimum investment return. Enter 5% of line 5	6	273,030

Part XI Distributable Amount (see 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	273,030
2a	Tax on investment income for 2011 from Part VI, line 5	2a	3,029
b	Income tax for 2011 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	3,029
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	270,001
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	270,001
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	270,001

Part XII Qualifying Distributions (see 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	1,280,294
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	1,280,294
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 instructions)	5	3,029
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,277,265

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 instructions)

	(a) Corpus	(b) Years prior to 2010	(c) 2010	(d) 2011
1 Distributable amount for 2011 from Part XI, line 7				270,001
2 Undistributed income, if any, as of the end of 2011				
a Enter amount for 2010 only			0	
b Total for prior years 20__, 20__, 20__		0		
3 Excess distributions carryover, if any, to 2011.				
a From 2006	777,636			
b From 2007	559,052			
c From 2008	509,236			
d From 2009	197,139			
e From 2010	152,776			
f Total of lines 3a through e	2,195,839			
4 Qualifying distributions for 2011 from Part XII, line 4 ▶ \$ 1,280,294				
a Applied to 2010, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions)				
c Treated as distributions out of corpus (Election required—see instructions)				
d Applied to 2011 distributable amount				270,001
e Remaining amount distributed out of corpus	1,010,293			
5 Excess distributions carryover applied to 2011 (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	3,206,132			
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 instructions		0		
e Undistributed income for 2010 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2011 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2012				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)				
8 Excess distributions carryover from 2006 not applied on line 5 or line 7 (see instructions)	777,636			
9 Excess distributions carryover to 2012. Subtract lines 7 and 8 from line 6a	2,428,496			
10 Analysis of line 9.				
a Excess from 2007	559,052			
b Excess from 2008	509,236			
c Excess from 2009	197,139			
d Excess from 2010	152,776			
e Excess from 2011	1,010,293			

Part XIV Private Operating Foundations (see 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 2011, 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			(e) Total
	(a) 2011	(b) 2010	(c) 2009	(d) 2008	
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 2/3 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 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 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

Sean Pelletier PO Box 712 Des Moines, IA 50309-3872 515-345-7390

- 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 funds2.verifcation of IRS 501 (c(3) statu

- c** Any submission deadlines: 3.List of major donors

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 <i>Paid during the year</i> See attached schedule				1,280,294
Total				3a 1,280,294
b <i>Approved for future payment</i> None				
Total				3b 0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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					855
4	Dividends and interest from securities					174,133
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					134,524
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	309,512
13	Total. Add line 12, columns (b), (d), and (e)				13	309,512

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

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

- | | | |
|---|-------------------|------------------|
| <p>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?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>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</p> | <p>Yes</p> | <p>No</p> |
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[illegible]

- 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) is based on all information of which preparer has any knowledge.


 3/19/12
 Treasurer

Signature of officer or trustee
 Date
 Title

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
	Firm's name ▶			Firm's EIN ▶	
	Firm's address ▶			Phone no ▶	

EMC Insurance Foundation
Form 990-PF, Part I
Year Ended December 31, 2011

FEIN - 42-1343474

Line 23 - Other Expenses

Description

Amount

Bank Fees

\$ 600

Total other expenses

\$ 600

EMC Insurance Foundation
Form 990-PF, Part II, Line 13
Year Ended December 31, 2011

FEIN - 42-1343474

	Beg of Year	End of Year	End of Year
	<u>Book Value</u>	<u>Book Value</u>	<u>Fair Market Value</u>
<u>Line 13 Investments - other</u>			
Vanguard Total Stock Market Index Fund	962,734	653,851	833,021
Dodge & Cox Income Fund	740,565	592,557	618,603
Pimco Low Duration Fund	1,777,354	1,463,268	1,492,273
Pimco Total Return Fund	740,565	629,774	628,040
Vanguard Long-Term Bond Index	370,283	257,176	307,330
Vanguard Short-Term Bond Index	1,555,186	1,364,584	1,392,139
	<u>6,146,687</u>	<u>4,961,210</u>	<u>5,271,406</u>

EMC Insurance Foundation**Form 990 PF, Part IV****Capital Gains and Losses for Tax on Investment Income****Year Ended December 31, 2011****ID #42-1343474**

<u>Acquired</u>	<u>Sold</u>		<u>Cost</u>	<u>Sale Price</u>	<u>Gain/Loss</u>
08/15/09	03/11/11	Dodge & Cox Income Fund #147	80,753	85,000	4,247
08/15/09	03/11/11	PIMCO Total Return Fund-A	49,954	50,000	46
08/15/09	03/11/11	Vanguard Long Term Bond Index	24,413	25,000	587
08/15/09	03/11/11	Vanguard Total Stock Market Index Fund	308,883	410,000	101,117
08/15/09	11/29/11	Dodge & Cox Income Fund #147	67,255	70,000	2,745
08/15/09	11/29/11	PIMCO Low Duration Fund #36	314,086	320,000	5,914
08/15/09	11/29/11	PIMCO Total Return Fund-A	60,837	60,000	(837)
08/15/09	11/29/11	Vanguard Long Term Bond Index	88,694	105,000	16,306
08/15/09	11/29/11	Vanguard Short Term Bond Index	190,602	195,000	4,398
			<u>1,185,476</u>	<u>1,320,000</u>	<u>134,524</u>

EMC Insurance Foundation
Form 990 PF, Part VIII
List of Officers
Year Ended December 31, 2011
ID #42-1343474

<u>Name and Address</u>	<u>Title</u>	<u>Hours per Week</u>	<u>Compensation</u>	<u>Contributions to Employee Benefit Plans</u>	<u>Expense Account</u>
Bruce G. Kelley 717 Mulberry Street Des Moines, IA 50309	President/CEO	0-5	-0-	-0-	-0-
Sean Pelletier 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-
John C. Burgeson 717 Mulberry Street Des Moines, IA 50309	Director	0-5	\$ 1,500	-0-	-0-
David J. Fisher Onthank Company PO Box 1462 Des Moines, IA 50306	Director	0-5	\$ 1,500	-0-	-0-
Fredrick Schiek 4615 67th St Urbandale, IA 50322	Director	0-5	\$ 1,500	-0-	-0-
John H. Kelley MD 2038 Thatch Palm Dr Boca Raton, FL 33432	Director	0-5	\$ 1,500	-0-	-0-
Total compensation			<u>\$ 6,000</u>		

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
AICPCU Malvern, PA	NO	See Note A	See Note B	2,000
AIB College of Business Des Moines, IA	NO	See Note A	See Note B	15,000
American Cancer Society Des Moines, IA	NO	See Note A	See Note B	4,400
American Heart Association Des Moines, IA	NO	See Note A	See Note B	1,000
American Lung Association in Iowa Des Moines, IA	NO	See Note A	See Note B	7,000
American Red Cross Des Moines, IA	NO	See Note A	See Note B	1,380
Anawim Housing Des Moines, IA	NO	See Note A	See Note B	1,000
Anita Foundation/Health & Wellness Center Anita, IA	NO	See Note A	See Note B	1,000
Arapahoe House Thorton, CO	NO	See Note A	See Note B	1,000
Assistance League of Orange Orange, CA	NO	See Note A	See Note B	1,000
AWARE Inc Jackson, MI	NO	See Note A	See Note B	1,000
Ballet Des Moines Des Moines, IA	NO	See Note A	See Note B	2,000
Beresford Area Foundation Beresford, SD	NO	See Note A	See Note B	1,000
Berks Counseling Center Reading, PA	NO	See Note A	See Note B	1,000
Beth El Speaker Series Eagan, MN	NO	See Note A	See Note B	2,500

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2011

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
Big Brothers Big Sisters Wichita, KS	NO	See Note A	See Note B	1,000
Blank Park Zoo Des Moines, IA	NO	See Note A	See Note B	12,750
Blue Earth Area Mentors Blue Earth, MN	NO	See Note A	See Note B	1,000
Boys and Girls Club of Black Hawk County Waterloo, IA	NO	See Note A	See Note B	1,000
Boys and Girls Club of Faulkner County Faulkner, AR	NO	See Note A	See Note B	1,000
Boys and Girls Club of Richland County Sidney, MT	NO	See Note A	See Note B	1,000
Boys and Girls Club of Sweetwater County Rock Spring, WY	NO	See Note A	See Note B	1,000
Brookfield Academy Brookfield, WI	NO	See Note A	See Note B	1,000
Camp Fire USA Fun Run Des Moines, IA	NO	See Note A	See Note B	300
Cancer Council of Ellis County, INC Hays, KS	NO	See Note A	See Note B	1,000
Care Packages for Troops in Iraq Des Moines, IA	NO	See Note A	See Note B	(1,223)
Casco Area Workshop Inc Harrisonville, MO	NO	See Note A	See Note B	1,000
Catholic Charities, INC Jackson, MS	NO	See Note A	See Note B	1,000
Chase Elementary School Chase, KS	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, 2011

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Cherryvale Alumni Comm. & Ed. Foundation Cherryvale, KS	No	See Note A	See Note b	1,000
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	10,000
Christina Kent Early Childhood Center Albuquerque, New Mexico	NO	See Note A	See Note B	1,000
Civic Center of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	14,000
Committee on Justice in the 21st Century Des Moines, IA	NO	See Note A	See Note B	2,500
Community Foundation of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	43,333
Community Service Programs of West Alabama Tuscaloosa, AL	NO	See Note A	See Note B	1,000
Connecticut Challenge Fairfield, CT	NO	See Note A	See Note B	500
Conquistadores Youth Golf Fund Tucson, AZ	NO	See Note A	See Note B	2,500
Coon Rapids- Bayard Educational Corporation Coon Rapids, IA	NO	See Note A	See Note B	1,000
Crossroads Rhode Island Providence, RI	NO	See Note A	See Note B	1,000
Cystic Fibrosis Foundation Edina, MN	NO	See Note A	See Note B	1,900
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	814

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Denny Price Family YMCA of Enid Enid, OK	NO	See Note A	See Note B	1,000
Des Moines Metro Opera Foundation Des Moines, IA	NO	See Note A	See Note B	1,000
Des Moines Symphony Des Moines, IA	NO	See Note A	See Note B	32,250
Douglas/Elber County Task Force Castle Rock, CO	NO	See Note A	See Note B	1,000
Domestic Violence and Rape Crisis Center Dickinson, ND	NO	See Note A	See Note B	1,000
Drake University Des Moines, IA	NO	See Note A	See Note B	252,590
DuPage Pads Inc Wheaton, IL	NO	See Note A	See Note B	1,000
Dwelling Teen Cetner, Inc Kingsley, IA	NO	See Note A	See Note B	1,000
Easter Seals of Southeast Wisconsin Milwaukee, WI	NO	See Note A	See Note B	1,000
Eldora-New Providence Elementary School Eldora, IA	NO	See Note A	See Note B	500
Elyria Christian School McPherson, KS	NO	See Note A	See Note B	500
Employee & Family Resources Des Moines, IA	NO	See Note A	See Note B	2,500
Family Place, The Family Place, The	NO	See Note A	See Note B	1,000
Farm Safety Just 4 Kids Des Moines, IA	NO	See Note A	See Note B	500
Father Fred Foundation Traverse City, MI	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, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Flagstaff Family Food Center Flagstaff, AZ	NO	See Note A	See Note B	1,000
Food Bank of Northwest Louisiana Shreveport, LA	NO	See Note A	See Note B	1,000
Fort Dodge Noon Sertoma Ft. Dodge, IA	NO	See Note A	See Note B	1,000
Friends of Children's Hospital Jackson, AL	NO	See Note A	See Note B	1,000
Friends of the Thomaston Public Library Thomaston, CT	NO	See Note A	See Note B	1,000
Gadsden Cultural Arts Foundation Gadsden, AL	NO	See Note A	See Note B	1,000
Garden Plain Elementary School Garden Plain, KS	NO	See Note A	See Note B	500
Gateway Rescue Mission, INC Pearl, MS	NO	See Note A	See Note B	1,000
Gencorp Insurance Charitable Foundation East Greenwich, RI	NO	See Note A	See Note B	1,000
Glanton Scholarship Des Moines, IA	NO	See Note A	See Note B	1,000
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	5,000
Greater Des Moines Habitat for Humanity Des Moines, IA	NO	See Note A	See Note B	5,000
Greater Des Moines Kiwanis Foundation Des Moines, IA	NO	See Note A	See Note B	250
Greater Glendive Community Foundation Glendive, MT	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, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Greater Green Bay YMCA Green Bay, WI	NO	See Note A	See Note B	1,000
Great Lakes Burn Camp Jackson, MI	NO	See Note A	See Note B	1,000
Greater Shenandoah Foundation Shenandoah, IA	NO	See Note A	See Note B	1,000
Griffith Insurance Education Foundation Worthington, OH	NO	See Note A	See Note B	500
Group Living, INC Kansas City, KS	NO	See Note A	See Note B	1,000
Heartland Family Services Omaha, NE	NO	See Note A	See Note B	1,000
Hephzibah Children's Foundation Oak Park, IL	NO	See Note A	See Note B	1,000
High Plains Community Development Corporation Clovis, NM	NO	See Note A	See Note B	1,000
Higher Grounds and Leather Bounds Anthony, KS	NO	See Note A	See Note B	1,000
Hillsboro Elementary Hillsboro, KS	NO	See Note A	See Note B	500
Hope Ministries Des Moines, IA	NO	See Note A	See Note B	1,000
Hospice of Central Iowa Des Moines, IA	NO	See Note A	See Note B	5,000
Hospice of Central Michigan DBA Woodland Hospital Mt. Pleasant, MI	NO	See Note A	See Note B	26,000
Hoyt Sherman Place Foundation Des Moines, IA	NO	See Note A	See Note B	1,000
Howe Elementary School Des Moines, 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, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Humane Society of Utah Murray, UT	NO	See Note A	See Note B	1,000
I-Car Education Foundation Hoffman Estates, IL	NO	See Note A	See Note B	16,100
Interfaith Housing Services, Inc Hutchinson, KS	NO	See Note A	See Note B	1,000
Iowa African American Hall of Fame Ames, IA	NO	See Note A	See Note B	750
Iowa Health Foundation Des Moines, IA	NO	See Note A	See Note B	10,000
Iowa Historical Foundation Des Moines, IA	NO	See Note A	See Note B	60,000
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 Museum Association Des Moines, IA	NO	See Note A	See Note B	1,000
Iowa National Heritage Foundation Des Moines, IA	NO	See Note A	See Note B	250
Iowa State University Ames, IA	NO	See Note A	See Note B	6,720
Italian - American Cultural Center Des Moines, IA	NO	See Note A	See Note B	500
Jacob's Ladder Learning Center Vicksburg, MS	NO	See Note A	See Note B	1,000
James B. Morris Scholarship Fund, Inc Des Moines, IA	NO	See Note A	See Note B	5,000
Johnston Partnership for a Healthy Community Johnston, IA	NO	See Note A	See Note B	2,500

EMC Insurance Foundation

Form 990-PF, Part XV

FEIN: 42-1343474

Contributions paid during the Year

Year ended December 31, 2011

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Junior Achievement Des Moines, IA	NO	See Note A	See Note B	12,000
Junior Achievement of Tyler Tyler, TX	NO	See Note A	See Note B	1,000
La Escuelita Bilingue De Holy Comforter Charlotte, NC	NO	See Note A	See Note B	1,000
Lad Lake Inc Dousman, WI	NO	See Note A	See Note B	1,000
Lansing Christian School Lansing, MI	NO	See Note A	See Note B	1,000
Laura Baker Services Association Northfield, MN	NO	See Note A	See Note B	1,000
LCC Foundation and Alumni Association Parsons, KS	NO	See Note A	See Note B	1,000
LifeQuest Transitions Colorado Springs, CO	NO	See Note A	See Note B	1,000
Lincoln Elementary School Centerville, IA	NO	See Note A	See Note B	500
Link Associates Des Moines, IA	NO	See Note A	See Note B	4,000
Living History Farms Des Moines, IA	NO	See Note A	See Note B	31,000
Lutheran High School Assoc of Greater Milwaukee Greendale, WI	NO	See Note A	See Note B	1,000
Lutheran Services Newton, IA	NO	See Note A	See Note B	1,000
Lynnville-Sully Elementary School Sully, IA	NO	See Note A	See Note B	500
Mainstream Living Inc Ames, IA	NO	See Note A	See Note B	5,000

EMC Insurance Foundation
Form 990-PF, Part XV
Contributions paid during the Year
Year ended December 31, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Manhattan Institute for Policy Research New York, NY	NO	See Note A	See Note B	1,000
Manson Northwest Webster Elementary School Barnum, IA	NO	See Note A	See Note B	500
March of Dimes Des Moines, IA	NO	See Note A	See Note B	2,500
Medicine Lodge Grade School Medicine Lodge, KS	NO	See Note A	See Note B	500
Metro Arts Des Moines, IA	NO	See Note A	See Note B	2,500
MHBT Charitable Fund Wichita, KS	NO	See Note A	See Note B	1,500
Mid-Iowa Council Boy Scouts of America Des Moines, IA	NO	See Note A	See Note B	3,600
Midland University Fremond, NE	NO	See Note A	See Note B	1,000
Mille Lacs Historical Society Princeton, MN	NO	See Note A	See Note B	1,000
Missouri Valley YMCA Bismarck, ND	NO	See Note A	See Note B	3,000
Monroe Elementary School Monroe, IA	NO	See Note A	See Note B	500
Morrill County Community Hospital Foundation Bridgeport, NE	NO	See Note A	See Note B	1,000
Montgomery Area Food Bank Montgomery, AL	NO	See Note A	See Note B	1,000
Mountain Home Christian Clinic Mountain Home, AR	NO	See Note A	See Note B	2,500
Music Under the Stars Des Moines, 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, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
National Foundation of Women Legislators Conference Des Moines, IA	NO	See Note A	See Note B	2,000
Nature Conservancy, NC Chapter Durham, NC	NO	See Note A	See Note B	1,000
Neurofibromatosis Midwest St Charles, IL	NO	See Note A	See Note B	2,500
Northeast Nebraska American Red Cross Wayne, NE	NO	See Note A	See Note B	1,000
North Texas Food Bank Dallas, TX	NO	See Note A	See Note B	1,000
Oakridge Neighborhood Des Moines, IA	NO	See Note A	See Note B	10,000
Omaha Hearing School of Children Omaha, NE	NO	See Note A	See Note B	1,000
On with Life Ankeny, IA	NO	See Note A	See Note B	2,500
Orchard Place Des Moines, IA	NO	See Note A	See Note B	5,000
Option Institute Sheffield, MA	NO	See Note A	See Note B	2,500
Oxford Elementary Oxford, KS	NO	See Note A	See Note B	500
Paws and Effect Des Moines, IA	NO	See Note A	See Note B	3,000
Polk County Housing Trust Fund Des Moines, IA	NO	See Note A	See Note B	5,000
Pheasant Heaven Charities Hugoton, KS	NO	See Note A	See Note B	1,000
Portal Inc Grafton, WI	NO	See Note A	See Note B	1,000

EMC Insurance Foundation

Form 990-PF, Part XV

FEIN: 42-1343474

Contributions paid during the Year

Year ended December 31, 2011

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Potosi Foundation Potosi, WI	NO	See Note A	See Note B	26,000
Quakerdale New Providence, IA	NO	See Note A	See Note B	2,800
Rebuilding Together Twin Cities St. Paul, MN	NO	See Note A	See Note B	1,000
Rhode Island Family Shelter Warwick, RI	NO	See Note A	See Note B	192
Richard O. Jacobson Elementary School Belmond, IA	NO	See Note A	See Note B	500
Robert Deal Elementary School Coon Rapids, IA	NO	See Note A	See Note B	500
Salisbury House Foundation Des Moines, IA	NO	See Note A	See Note B	48,100
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
St. Joseph Catholic School Conway Springs, KS	NO	See Note A	See Note B	500
Solomon Elementary School Solomon, KS	NO	See Note A	See Note B	500
South Haven Elementary South Haven, KS	NO	See Note A	See Note B	500
Southwest Guidance, INC Liberal, KS	NO	See Note A	See Note B	1,000
Special Olympics Iowa Grimes, IA	NO	See Note A	See Note B	26,000
Story City Greater Chamber Connection Story City, IA	NO	See Note A	See Note B	1,000

EMC Insurance Foundation
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Contributions paid during the Year
Year ended December 31, 2011

FEIN: 42-1343474

Name and Address	Is Recipient An Individual	Foundation Status of Recipient	Purpose of Contribution	Amount
Starkweather and Shepley Charitable Fund Providence, RI	NO	See Note A	See Note B	1,000
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
The Buddy Foundation Arlington Heights, IL	NO	See Note A	See Note B	2,500
The Christian Love Pantry Pell City, AL	NO	See Note A	See Note B	1,000
United Way Various	NO	See Note A	See Note B	283,578
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	15,000
Victory in the Valley, INC Wichita, KS	NO	See Note A	See Note B	1,000
Vista School Hershey, PA	NO	See Note A	See Note B	26,000
Wesley Retirement Services Des Moines, IA	NO	See Note A	See Note B	10,000
West Des Moines Volunteer Firefighters West Des Moines, IA	NO	See Note A	See Note B	2,741
Whaley Children's Center Flint, MI	NO	See Note A	See Note B	1,000
Wichita Children's Home Wichita, KS	NO	See Note A	See Note B	1,000
Wilder Elementary School Indianola, IA	NO	See Note A	See Note B	500

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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	25,000
World Pediatric Project Richmond, VA	NO	See Note A	See Note B	1,000
YMCA of Greater Des Moines Des Moines, IA	NO	See Note A	See Note B	1,500
Youth & Family Services Rapid City, SD	NO	See Note A	See Note B	1,000
Youth Emergency Shelter & Services Des Moines, IA	NO	See Note A	See Note B	15,000
				<u>1,280,294</u>

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.