

UNITED FIRE & CASUALTY CO  
 Form 4  
 March 09, 2009

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 RAMLO RANDY A.

2. Issuer Name and Ticker or Trading Symbol  
 UNITED FIRE & CASUALTY CO  
 [UFCS]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 President/CEO

(Last) (First) (Middle)  
 118 SECOND AVENUE SE, P.O. BOX 73909  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 09/03/2008

CEDAR RAPIDS, IA 52407-3909

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount or Price (A) or (D)		
Common Stock <sup>(1)</sup>	09/03/2008	09/08/2008	P		5 <sup>(2)</sup> A \$ 29.27	8,403 <sup>(3)</sup>	D
Common Stock <sup>(1)</sup>	09/15/2008	09/18/2008	P		3 <sup>(4)</sup> A \$ 28.8	8,406 <sup>(3)</sup>	D
Common Stock <sup>(1)</sup>	09/16/2008	09/19/2008	P		7 <sup>(4)</sup> A \$ 27.16	8,413 <sup>(3)</sup>	D
Common Stock <sup>(1)</sup>	10/02/2008	10/07/2008	P		5 <sup>(2)</sup> A \$ 27.59	8,418 <sup>(3)</sup>	D
Common Stock <sup>(1)</sup>	10/31/2008	11/05/2008	P		7 <sup>(2)</sup> A \$ 22.73	8,425 <sup>(3)</sup>	D

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Common Stock <sup>(1)</sup>	11/21/2008		P	350	A	\$ 13.99	8,775 <sup>(3)</sup>	I	By spouse
Common Stock <sup>(1)</sup>	11/28/2008	12/03/2008	P	7 <sup>(2)</sup>	A	\$ 20.99	8,782 <sup>(3)</sup>	D	
Common Stock <sup>(1)</sup>	01/02/2009	01/07/2009	P	3 <sup>(4)</sup>	A	\$ 30.58	8,785 <sup>(3)</sup>	D	
Common Stock <sup>(1)</sup>	01/05/2009	01/08/2009	P	5 <sup>(2)</sup>	A	\$ 29.76	8,790 <sup>(3)</sup>	D	
Common Stock <sup>(1)</sup>	01/05/2009	01/08/2009	P	6 <sup>(4)</sup>	A	\$ 29.6	8,796 <sup>(3)</sup>	D	
Common Stock <sup>(1)</sup>	01/30/2009	02/04/2009	P	7 <sup>(2)</sup>	A	\$ 20.13	8,803 <sup>(3)</sup>	D	
Common Stock	03/03/2009	03/06/2009	P	9 <sup>(2)</sup>	A	\$ 16.36	8,812 <sup>(5)</sup>	D	

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

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(9-02)

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
						Code	V (A) (D)		

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RAMLO RANDY A. 118 SECOND AVENUE SE P.O. BOX 73909	X		President/CEO	

CEDAR RAPIDS, IA 52407-3909

## Signatures

/s/ Randy A. Ramlo by Dianne M. Lyons,  
Attorney-in-Fact

03/09/2009

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) This transaction reported pursuant to Rule 16a-2(a) under the Securities Exchange Act of 1934 ("34 Act") requiring the reporting of any transaction occurring within six months of a director or officer becoming subject to the requirements of Section 16 of the '34 Act. Mr. Ramlo became subject to Section 16 of the '34 Act on February 25, 2009.

(2) Shares acquired through payroll deduction and participation in Company's Employee Stock Purchase Plan.

(3) The amount of securities beneficially owned includes: 3,919 shares of restricted stock issued under the Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 1,353 shares held by the Company in an Employee Stock Ownership Plan account for Mr. Ramlo's benefit; 700 shares held jointly by Mr. Ramlo and his spouse in a brokerage account; and 2,431 held of record by Mr. Ramlo in a direct registration account.

(4) Shares acquired through participation in Dividend Reinvestment Plan.

(5) The amount of securities beneficially owned after all reported transactions includes: 3,919 shares of restricted stock issued under the Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 1,353 shares held by the Company in an Employee Stock Ownership Plan account for Mr. Ramlo's benefit; 700 shares held jointly by Mr. Ramlo and his spouse in a brokerage account; 350 shares held by Mr. Ramlo's spouse individually; and 2,490 held of record by Mr. Ramlo in a direct registration account.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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