ERNST BARRIE W Form 4

March 16, 2009

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

2. Issuer Name and Ticker or Trading

OMB Number: 3235-0287

Expires: January 31,

Estimated average

0.5

OMB APPROVAL

burden hours per response...

5. Relationship of Reporting Person(s) to

if no longer subject to Section 16. Form 4 or Form 5

Check this box

SECURITIES

4 or

5 Filed pursuant to Section 16(a) of the Securities Excharations

Section 17(a) of the Public Utility Holding Company Act

Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *

ERNST BARRIE W		Symbol UNITED FIRE & CASUALTY CO [UFCS]					Issuer					
	(Check all applicable)											
(Last)	(First)	(Middle)	3. Date of Earliest Transaction					DirectorX_ Officer (given		Owner er (specify		
118 SECOND AVENUE SE, P.O. BOX 73909			(Month/Day/Year) 03/12/2009					below) below) VP/Chief Investment Officer				
(Street)			4. If Amendment, Date Original					6. Individual or Joint/Group Filing(Check				
	Filed(Mon	th/Day/Yea	r)			Applicable Line) _X_ Form filed by One Reporting Person						
CEDAR RAPIDS, IA 52407-3909									Form filed by More than One Reporting Person			
(City)	(State)	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date any (Month/Day/Year)		on Date, if	3. 4. Securities Acquired Transaction(A) or Disposed of Code (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or			d of	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code V	/ Amount	(D)	Price	(Instr. 3 and 4)		by 401(k)		
Common Stock	03/12/2009			P	1,201	A	\$ 5.29	15,723 (1)	I	Plan Unitized Fund for self (1)		
Common Stock								2,160 (2)	D			

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

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SEC 1474

(9-02)

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displays a currently valid OMB control number.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Tit	le and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	TransactionNumber		Expiration Date		Amou	unt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Unde	rlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	rities	(Instr. 5)	Bene
	Derivative				Securities			(Instr	. 3 and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration	Title	or Number		
						Exercisable	Date	Title	of		
				Code V	(A) (D)				Shares		
				Code v	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

ERNST BARRIE W 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909

VP/Chief Investment Officer

Signatures

/s/ Barrie W. Ernst by Dianne M. Lyons, Attorney-in-Fact

03/16/2009

**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).
- The number of underlying securities is based on the stock fund balance on March 12, 2009. The actual number of shares issuable upon the distribution date is not determinable since the stock fund is a unitized account consisting of approximately 97% company stock and 3% cash. The stock account balance reflected in this report is based on an March 12, 2009, stock fund price of \$5.29 per share
- Amount of securities beneficially owned includes: 1944 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; and 216 shares held in the Company's Employee Stock Ownership Plan for Mr. Ernst's benefit.

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

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