

RAMLO RANDY A.  
Form 4  
September 21, 2010

**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)  
09/15/2010

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 Indirect Beneficial Ownership (Instr. 4)				
				Code	V	Amount	(A) or (D)	Price			
Common Stock	09/15/2010	09/20/2010 <sup>(1)</sup>	P <sup>(2)</sup>	V <sup>(3)</sup>	5 <sup>(4)</sup>	A		\$ 21.94 <sup>(5)</sup>	6,756 <sup>(6)</sup>	D	
Common Stock	09/16/2010	09/21/2010 <sup>(1)</sup>	P <sup>(2)</sup>	V <sup>(3)</sup>	10 <sup>(4)</sup>	A		\$ 21.61 <sup>(5)</sup>	6,766 <sup>(7)</sup>	D	
Common Stock									1,849 <sup>(8)</sup>	I	See footnote #8

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. Number of Derivative Securities Beneficially Owned (Instr. 5)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RAMLO RANDY A. 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909	X		President/CEO	

## Signatures

/s/ Randy A.  
Ramlo  
09/21/2010

\*\*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) The deemed execution date of this transaction is based on a report of the Company's Dividend Reinvestment Plan administrator and transfer agent.
  - (2) Shares acquired through participation in Company's Dividend Reinvestment Plan.
  - (3) This transaction is exempt under Rule 16a-11 of the Securities Exchange Act of 1934 and is voluntarily reported.
  - (4) Represents the approximate number of shares acquired by the administrator of the Company's Dividend Reinvestment Plan for the reporting person, based on a statement of the administrator.
  - (5) The price per share is based on a statement provided by the Company's Dividend Reinvestment Plan administrator.

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(6) The total number of securities beneficially held directly by the reporting person following the reported transaction 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; 2,137 shares held of record by Mr. Ramlo directly; and 700 shares held by Mr. Ramlo jointly with his spouse.

(7) The total number of securities beneficially held directly by the reporting person following the reported transaction 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; 2,147 shares held of record by Mr. Ramlo directly; and 700 shares held by Mr. Ramlo jointly with his spouse.

(8) The total number of securities beneficially held indirectly by the reporting person following the reported transaction includes: 1,499 shares held in the Company's Employee Stock Ownership Plan for Mr. Ramlo's benefit; and 350 shares held directly by Mr. Ramlo's spouse.

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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