

RAMLO RANDY A.  
Form 4  
November 06, 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)  
10/02/2009

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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	10/02/2009	10/07/2009	P	V(1)(2)	8	A	\$ 17.82
Common Stock	11/02/2009	11/05/2009	P	V(1)(2)	9	A	\$ 17.52

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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**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 Owned Following Transaction (Instr. 3 and 4)
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## 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 by Dianne M. Lyons,  
Attorney-in-Fact 11/06/2009

\_\_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) Shares acquired through participation in Employee Stock Purchase Plan.
- (2) This transaction qualifies as a small acquisition under Rule 16a-6 of the Securities Exchange Act of 1934 and is voluntarily reported early.  
The number of securities beneficially owned includes: 3,919 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 1,425 shares held in the Company's Employee Stock Ownership Plan for Mr. Ramlo's benefit; 700 shares held jointly by Mr. Ramlo and his wife in a brokerage account; 350 shares held by Mr. Ramlo's wife individually; and 1,996 shares held of record by Mr. Ramlo in a direct registration account.
- (3) The number of securities beneficially owned includes: 3,919 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 1,425 shares held in the Company's Employee Stock Ownership Plan for Mr. Ramlo's benefit; 700 shares held jointly by Mr. Ramlo and his wife in a brokerage account; 350 shares held by Mr. Ramlo's wife individually; and 2,005 shares held of record by Mr. Ramlo in a direct registration account.
- (4) The number of securities beneficially owned includes: 3,919 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 1,425 shares held in the Company's Employee Stock Ownership Plan for Mr. Ramlo's benefit; 700 shares held jointly by Mr. Ramlo and his wife in a brokerage account; 350 shares held by Mr. Ramlo's wife individually; and 2,005 shares 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. 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.