

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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**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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(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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