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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
August 03, 2011

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2011

Check here if Amendment [ ]; Amendment Number:

This Amendment (Check only one): [ ] is a restatement.  
[ ] adds new holdings entries.

Institutional Investment Manager:

Name: United Fire & Casualty Company  
Address: 118 Second Avenue SE  
Cedar Rapids IA 52401

Form 13F File Number: 28-6427

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of the Reporting Manager:

Name: Kevin W. Helbing  
Title: Controller  
Phone: 319 286-2533

Signature, Place and Date of Signing:

/s/ Kevin W. Helbing Cedar Rapids, IA 8/3/2011  
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Kevin W. Helbing

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

CFORM 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 0  
 Form 13F Information Table Entry Total: 99  
 Form 13F Information Table Value Total: \$159,140 (in thousands)  
 List of Other Included Managers: NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES PRN AMT	SH/ PRN	PUT/ CALL	INVTSMN DSCRETN	OTHE MANAG
AT&T Inc	Common	00206R-10-2	3,193	101,660	SH		Sole	
Abbott Laboratories	Common	002824-10-0	11,840	225,000	SH		Sole	
Agilysys Inc	Common	00847J-10-5	1,761	211,187	SH		Sole	
Alliant Energy Corporation	Common	018802-10-8	4,969	122,200	SH		Sole	
ALTERA CORP	Common	021441-10-0	232	5,000	SH		Sole	
American Strategic Inc Port II	Common	030099-10-5	234	25,420	SH		Sole	
AMERISOURCEBERGEN CORP	Common	03073E-10-5	248	6,000	SH		Sole	
BCE Inc	Common	05534B-76-0	582	14,823	SH		Sole	
BRE Properties Inc	Common	05564E-10-6	898	18,000	SH		Sole	
Bank of America Corporation	Common	060505-10-4	1,534	140,000	SH		Sole	
BECTON DICKINSON & CO	Common	075887-10-9	172	2,000	SH		Sole	
BED BATH & BEYOND INC	Common	075896-10-0	350	6,000	SH		Sole	
Bemis Company Inc	Common	081437-10-5	1,061	31,400	SH		Sole	
Boeing Company	Common	097023-10-5	5,545	75,000	SH		Sole	
CIT Group Inc	Common	125581-80-1	2,437	55,065	SH		Sole	
CAMPBELL SOUP CO	Common	134429-10-9	346	10,000	SH		Sole	
Cincinnati Financial Corp	Common	172062-10-1	9,346	320,276	SH		Sole	
COCA COLA CO	Common	191216-10-0	269	4,000	SH		Sole	
COLGATE PALMOLIVE CO	Common	194162-10-3	350	4,000	SH		Sole	
ConocoPhillips	Common	20825C-10-4	756	10,059	SH		Sole	
CONSOLIDATED EDISON INC	Common	209115-10-4	80	1,500	SH		Sole	
Cummins Inc	Common	231021-10-6	7,967	76,980	SH		Sole	
DANAHER CORP DEL	Common	235851-10-2	212	4,000	SH		Sole	
Dean Foods Company	Common	242370-10-4	98	8,000	SH		Sole	
Deere & Company	Common	244199-10-5	1,649	20,000	SH		Sole	
DOLLAR TREE INC	Common	256746-10-8	200	3,000	SH		Sole	
Dow Chemical Company	Common	260543-10-3	6,120	170,000	SH		Sole	
Duke Energy Corporation	Common	26441C-10-5	2,790	148,192	SH		Sole	
Emerson Electric Co	Common	291011-10-4	709	12,600	SH		Sole	
EXPRESS SCRIPTS INC	Common	302182-10-0	216	4,000	SH		Sole	
Exxon Mobil Corporation	Common	30231G-10-2	3,255	40,000	SH		Sole	
FACTSET RESH SYS INC	Common	303075-10-5	307	3,000	SH		Sole	
Federal-Mogul Corporation	Common	313549-40-4	878	38,457	SH		Sole	
Fidelity National Information	Common	31620M-10-6	300	9,758	SH		Sole	
Fidelity NationalFinancial Inc	Common	31620R-10-5	349	22,201	SH		Sole	
Frontier Communications Corp	Common	35906A-10-8	108	13,439	SH		Sole	
Arthur J Gallagher & Co	Common	363576-10-9	295	10,321	SH		Sole	
GENERAL DYNAMICS CORP	Common	369550-10-8	373	5,000	SH		Sole	
General Electric Company	Common	369604-10-3	5,187	275,000	SH		Sole	
GenOn Energy Inc	Common	37244E-10-7	310	80,347	SH		Sole	
GILDAN ACTIVEWEAR INC	Common	375916-10-3	53	1,500	SH		Sole	
H J Heinz Company	Common	423074-10-3	2,398	45,000	SH		Sole	
Honeywell International Inc	Common	438516-10-6	2,264	38,000	SH		Sole	

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Hospira Inc	Common	441060-10-0	907	16,000	SH	Sole
ITT CORP NEW	Common	450911-10-2	147	2,500	SH	Sole
Intel Corporation	Common	458140-10-0	1,330	60,000	SH	Sole
INTERNATIONAL BUSINESS MACHS	Common	459200-10-1	515	3,000	SH	Sole
JPMorgan Chase & Co	Common	46625H-10-0	2,364	57,736	SH	Sole
JACOBS ENGR GROUP INC DEL	Common	469814-10-7	43	1,000	SH	Sole
Johnson & Johnson	Common	478160-10-4	2,528	38,000	SH	Sole
JOS A BANK CLOTHIERS INC	Common	480838-10-1	75	1,500	SH	Sole
LINEAR TECHNOLOGY CORP	Common	535678-10-6	132	4,000	SH	Sole
LOWES COS INC	Common	548661-10-7	396	17,000	SH	Sole
MCCORMICK & CO INC	Common	579780-20-6	99	2,000	SH	Sole
MCDONALDS CORP	Common	580135-10-1	422	5,000	SH	Sole
Medtronic Inc	Common	585055-10-6	963	25,000	SH	Sole
Merck & Co Inc	Common	58933Y-10-5	204	5,767	SH	Sole
METLIFE INC	Common	59156R-10-8	79	1,800	SH	Sole
NATIONAL PRESTO INDS INC	Common	637215-10-4	101	1,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	722	45,766	SH	Sole
Nicor Inc	Common	654086-10-7	2,190	40,000	SH	Sole
NIKE INC	Common	654106-10-3	270	3,000	SH	Sole
NOVELLUS SYS INC	Common	670008-10-1	181	5,000	SH	Sole
Old Republic International Cor	Common	680223-10-4	2,993	254,690	SH	Sole
OMNICOM GROUP INC	Common	681919-10-6	144	3,000	SH	Sole
ORACLE CORP	Common	68389X-10-5	230	7,000	SH	Sole
PepsiCo Inc	Common	713448-10-8	1,620	23,000	SH	Sole
Pfizer Inc	Common	717081-10-3	824	40,000	SH	Sole
Piper Jaffray Cos	Common	724078-10-0	240	8,329	SH	Sole
PLAINS ALL AMER PIPELINE LP	Common	726503-10-5	192	3,000	SH	Sole
Procter & Gamble Company	Common	742718-10-9	4,831	76,000	SH	Sole
Progress Energy Inc	Common	743263-10-5	918	19,131	SH	Sole
Progress Energy Inc CVO	Common	743263-AA-3	0	15,000	SH	Sole
QCR Holdings Inc	Common	74727A-10-4	742	83,181	SH	Sole
ROYAL BK SCOTLAND GROUP PLC	Preferred	780097-87-9	45	2,000	SH	Sole
Royal Dutch Shell ADR	Common	780259-20-6	2,845	40,000	SH	Sole
Schlumberger Limited	Common	806857-10-8	2,592	30,000	SH	Sole
SMUCKER J M CO	Common	832696-40-5	306	4,000	SH	Sole
Spectra Energy Corporation	Common	847560-10-9	2,579	94,096	SH	Sole
STRYKER CORP	Common	863667-10-1	352	6,000	SH	Sole
Teva Pharmaceutical Industries Ltd	Common	881624-20-9	87	1,802	SH	Sole
TEXAS INSTRS INC	Common	882508-10-4	164	5,000	SH	Sole
TRACTOR SUPPLY CO	Common	892356-10-6	268	4,000	SH	Sole
Treehouse Foods Inc	Common	89469A-10-4	527	9,652	SH	Sole
U S Bancorp	Common	902973-30-4	17,984	704,984	SH	Sole
UNION PAC CORP	Common	907818-10-8	261	2,500	SH	Sole
V F CORP	Common	918204-10-8	326	3,000	SH	Sole
VARIAN MED SYS INC	Common	92220P-10-5	70	1,000	SH	Sole
Vectren Corporation	Common	92240G-10-1	743	26,658	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	2,085	55,997	SH	Sole
WAL MART STORES INC	Common	931142-10-3	186	3,500	SH	Sole
WALGREEN CO	Common	931422-10-9	425	10,000	SH	Sole
WASTE MGMT INC DEL	Common	94106L-10-9	75	2,000	SH	Sole
Wells Fargo & Company	Common	949746-10-1	7,158	255,086	SH	Sole
Wachovia Corp Ser L Conv Perp Pfd	Preferred	949746-80-4	1,483	1,400	SH	Sole
Windstream Corporation	Common	97381W-10-4	168	12,942	SH	Sole
Wintrust Financial Corporation	Common	97650W-10-8	7,418	230,523	SH	Sole
Xcel Energy, Inc.	Common	98389B-10-0	2,187	90,000	SH	Sole
Montpelier Re Holdings Ltd	Common	G62185-10-6	165	9,189	SH	Sole

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Report Summary

Data Records 99

159,140

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