

UNITED FIRE & CASUALTY CO  
Form 8-K  
February 18, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): February 13, 2004

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**United Fire & Casualty Company**

(Exact name of registrant as specified in its charter)

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**Iowa**  
(State or Other Jurisdiction

**2-39621**  
(Commission File No.)

**42-0644327**  
(IRS Employer

of Incorporation)

Identification No.)

**118 Second Avenue, S.E., Cedar Rapids, Iowa**  
(Address of principal executive offices)

**52407**  
(Zip Code)

**Registrant's telephone number, including area code: 319-399-5700**

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**Item 7. Financial Statements and Exhibits.**

(a) Not applicable.

(b) Not applicable.

(c) Exhibits.

The following exhibits are furnished herewith.

Exhibit 99.1 Press Release, dated February 13, 2004 announcing our financial results for the quarter ended December 31, 2003.

**Item 12. Results of Operations and Financial Condition**

On February 13, 2004, we issued a press release announcing our financial results for the quarter ended December 31, 2003. The release is furnished as Exhibit 99.1 hereto. The information in this Current Report is being furnished and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document filed with the Commission.

**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

United Fire & Casualty Company  
(Registrant)

February 17, 2004  
(Date)

/s/ John A. Rife

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John A. Rife, Chief Executive Officer