

Wilkins Michael T
 Form 5
 February 12, 2010

FORM 5

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).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL 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

1. Name and Address of Reporting Person *
 Wilkins Michael T

2. Issuer Name and Ticker or Trading Symbol
 UNITED FIRE & CASUALTY CO
 [UFCS]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2009

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 Executive Vice President

118 SECOND AVENUE SE, P.O. BOX 73909

(Street)

4. If Amendment, Date Original Filed (Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

CEDAR RAPIDS, IA 52407-3909

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 at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|--|--|--|
| Common Stock | 05/20/2009 | ∅ | J4 ⁽¹⁾ | Amount (D) Price 442,300 A \$ 0 | 448,860 ⁽⁴⁾ | I | By self as co-trustee of company defined benefit pension plan and employee stock |

ownership
plan

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. of D Se B O E Is Fi (I |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|---------------------------|
| | | | | | (A) (D) | Date Exercisable (A) Expiration Date (D) | Title | Amount or Number of Shares | |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|----------------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Wilkins Michael T 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909 | Â | Â | Â Executive Vice President | Â |

Signatures

/s/ Michael T. Wilkins by Dianne M. Lyons,
Attorney-in-Fact 02/12/2010

**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) Effective the date of this transaction, Mr. Wilkins became co-trustee of the Company's defined benefit pension plan and co-trustee of the Company's employee stock ownership plan.

(2) On the date of this transaction the Company's defined benefit pension plan held 202,058 shares of Company common stock. Mr. Wilkins disclaims beneficial ownership of these securities. None of the shares in this plan are allocated to Mr. Wilkins' individual account. Mr. Wilkins will receive a pension benefit from the plan. This report shall not be deemed an admission that the Mr. Wilkins is the beneficial owner of such securities for purposes of Section 16 or any other purpose.

(3)

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On the date of this transaction, the Company's employee stock ownership plan held 241,741 shares of Company common stock. 1,499 shares held in this plan are allocated to Mr. Wilkins' individual account. Mr. Wilkins disclaims beneficial ownership of all shares that are not allocated to his individual account, and this report shall not be deemed an admission that Mr. Wilkins is the beneficial owner of such securities for purposes of Section 16 or any other purpose.

- The number of securities beneficially held includes: 2,748 shares held in a brokerage account by Mr. Wilkins; 2,313 shares of restricted stock issued under the Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 202,058 shares held in the
- (4) Company's defined benefit pension plan, for which Mr Wilkins serves as one of two co-trustees; and 241,741 shares held in the Company's employee stock ownership plan, for which Mr. Wilkins serves as one of two co-trustees, and of which only 1,499 of the shares held in this plan are allocated for Mr. Wilkins' benefit.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.