

Wilkins Michael T  
 Form 4  
 September 12, 2011

**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 \*  
 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)  
 \_\_\_ Director \_\_\_ 10% Owner  
 Officer (give title below) \_\_\_ Other (specify below)  
 Executive Vice President

(Last) (First) (Middle)  
 118 SECOND AVENUE SE, P.O. BOX 73909  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 09/09/2011

CEDAR RAPIDS, IA 52407-3909  
 (City) (State) (Zip)

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

**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 Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)			
				(A) or (D)	Price					
				Code	V	Amount				
Common Stock	09/09/2011		P <sup>(1)</sup>	981	<sup>(2)</sup>	A	\$ 16.23 <sup>(3)</sup>	2,019 <sup>(4)</sup>	I	By 401(k) plan for self
Common Stock								226,375 <sup>(5)</sup>	I	By self as co-trustee of Issuer's employee stock ownership plan
								202,058 <sup>(6)</sup>	I	

Common  
Stock

By self as  
co-trustee  
of Issuer's  
defined  
benefit  
pension  
plan

Common  
Stock

9,579 <sup>(7)</sup> D

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. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable	Expiration Date	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			Executive Vice President	

## Signatures

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

09/12/2011

\*\*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 optional cash contribution to indexed stock fund in Company's 401(k) Plan.

(2) Represents the approximate number of shares acquired by the trustee/administrator of the Company's 401(k) Plan for the reporting person's benefit, based on a statement of the plan trustee/administrator.

(3) The price per share is based on a statement provided by the Company's 401(k) Plan trustee/administrator.

(4) The number of securities shown as being held in or acquired by the Company 401(k) account for Mr. Wilkins' benefit are the approximate number of shares of common stock for which Mr. Wilkins has the right to direct the vote under the 401(k) plan. Such shares are not directly allocated to plan participants, but are instead held in a unitized fund consisting primarily of common stock, together with a small percentage of short-term investments. Participants acquire units of this fund.

(5) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of any Issuer securities held by this plan that are not allocated for his individual benefit, and this report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose. Only 1,652 shares held in this plan are allocated specifically for the Reporting Person's individual benefit.

(6) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of these securities. None of the shares held by this plan are allocated to the Reporting Person's individual benefit. The Reporting Person will receive a pension benefit from the plan upon retirement. This report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose.

(7) The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 3,894 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 2,313 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; and 3,372 shares held by the reporting person individually.

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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