UNITED FIRE GROUP INC Form 8-K

March 03, 2014

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 3, 2014

United Fire Group, Inc.

(Exact name of registrant as specified in its charter)

Iowa 001-34257 45-2302834

(State or other jurisdiction

of incorporation) (Commission File Number) (IRS Employer Identification No.)

118 Second Avenue, S.E.,

Cedar Rapids, Iowa 52401 (Address of principal executive offices) (Zip Code)

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

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure

On March 3 and March 4, 2013, the management of United Fire Group, Inc. will hold one-on-one meetings with investors at the annual AIFA conference in Boca Raton, Florida. Exhibit 99.1 is a copy of the materials used at these meetings. These materials are being posted on United Fire's investor relations website,

http://ir.unitedfiregroup.com/events.cfm, on March 3, 2014. These materials are being furnished pursuant to Item 7.01, and the information contained in them shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section. Furthermore, the information contained in Exhibit 99.1 shall not be deemed to be incorporated by reference into our filings under the Securities Act of 1933. Disclosure of forward-looking statements

This presentation may contain forward-looking statements about our operations, anticipated performance and other similar matters. The Private Securities Litigation Reform Act of 1995 provides a safe harbor under the Securities Act of 1933 and the Securities Exchange Act of 1934 for forward-looking statements. The forward-looking statements are not historical facts and involve risks and uncertainties that could cause actual results to differ materially from those expected and/or projected. Such forward-looking statements are based on current expectations, estimates, forecasts and projections about our company, the industry in which we operate, and beliefs and assumptions made by management. Words such as expect(s), anticipate(s), intend(s), plan(s), believe(s), continue(s), seek(s), estimate(s), goal(s), target(s), forecast(s), project(s), predict(s), should, could, may, will continue, might, hope, can and other words and terms of similar meaning or expression in connection with a discussion of future operating, financial performance or financial condition, are intended to identify forward-looking statements. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Therefore, actual outcomes and results may differ materially from what is expressed in such forward-looking statements. Information concerning factors that could cause actual results to differ materially from those in the forward-looking statements is contained in Part I Item 1A Risk Factors of our annual report on Form 10-K for the year ended December 31, 2013, and any subsequent quarterly reports on Form 10-Q. The risks identified on Form 10-K are representative of the risks, uncertainties, and assumptions that could cause actual outcomes and results to differ materially from what is expressed in forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release or as of the date they are made. Except as required under the federal securities laws and the rules and regulations of the Securities and Exchange Commission, we do not have any intention or obligation to update publicly any forward-looking statements, whether as a result of new information, future events or otherwise. Reconciliations of non-GAAP measures are on Page 37 of Exhibit 99.1 and also available in our quarterly news releases, which are available on the Investors Relations page of our website www.UnitedFireGroup.com.

Item 8.01. Other Events

On March 3 and March 4, 2013, the management of United Fire Group, Inc. will hold one-on-one meetings with investors at the annual AIFA conference in Boca Raton, Florida. Exhibit 99.1 is a copy of the materials used at these meetings. These materials are being posted on United Fire's investor relations website,

http://ir.unitedfiregroup.com/events.cfm, on March 3, 2014. These materials are being furnished pursuant to Item 8.01, and the information contained in them shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section. Furthermore, the information contained in Exhibit 99.1 shall not be deemed to be incorporated by reference into our filings under the Securities Act of 1933.

Item 9.01. Financial Statements and Exhibits.

- (a) Not applicable.
- (b) Not applicable.
- (c) Not applicable.
- (d) Exhibits.

The following exhibits are furnished herewith.

Exhibit 99.1 Investor presentation materials of United Fire Group, Inc. dated March 2014.

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 Group, Inc.

(Registrant)

Dated: March 3, 2014 /s/ Randy A. Ramlo

Randy A. Ramlo, Chief Executive Officer

EXHIBIT INDEX

Exhibit Number Description of Exhibit

99.1 Investor presentation materials of United Fire Group, Inc. dated March 2014.