

ERNST BARRIE W  
Form 4  
April 06, 2009

**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 \*  
ERNST BARRIE W

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)  
118 SECOND AVENUE SE, P.O.  
BOX 73909

3. Date of Earliest Transaction  
(Month/Day/Year)  
12/19/2008

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
VP/Chief Investment Officer

(Street)  
CEDAR RAPIDS, IA 52407-3909

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

(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 Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				(A) or (D)	Price		
Common Stock	12/19/2008		J <sup>(1)</sup>	500 A	\$ 30 2,660 <sup>(2)</sup>	I	By IRA for spouse
Common Stock	12/19/2008		J <sup>(3)</sup>	200 A	\$ 30 2,860 <sup>(4)</sup>	I	As custodian for daughter
Common Stock					15,978 <sup>(5)</sup>	I	by 401(k) Plan Unitized Fund for self <sup>(5)</sup>

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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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 (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
ERNST BARRIE W 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909			VP/Chief Investment Officer	

## Signatures

/s/ Barrie W.  
Ernst

04/06/2009

\*\*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) On December 19, 2008, the individual retirement account for the benefit of Mr. Ernst's spouse sold 500 shares of Company common stock. On March 31, 2009, the December 19, 2008 sale was cancelled.  
  
The number of securities beneficially owned includes: 1944 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 216 shares held in the Company's Employee Stock Ownership Plan for Mr. Ernst's benefit; and 500 shares held in an individual retirement account for the benefit of Mr. Ernst's spouse.
  - (3) On December 19, 2008, Mr. Ernst, as custodian for his daughter, sold 200 shares of Company common stock. On March 31, 2009, the December 19, 2008 sale was cancelled, effective as of December 19, 2008.

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(4) The number of securities beneficially owned includes: 1944 shares of restricted stock issued under Company's 2008 Stock Plan, which vest, subject to certain conditions, on 05/21/2013; 216 shares held in the Company's Employee Stock Ownership Plan for Mr. Ernst's benefit; 500 shares held in an individual retirement account for the benefit of Mr. Ernst's spouse; and 200 shares held as custodian for Mr. Ernst's daughter.

(5) This is the number of untized shares in Mr. Ernst's 401(k) account. The number of underlying shares of common stock is based on the stock fund balance on March 31, 2009. The actual number of shares of common stock issuable upon the distribution date is not determinable because the stock fund is a unitized account consisting of approximately 97% company stock and 3% cash. The stock account balance reflected in this report is based on an March 31, 2009, stock fund price of \$5.99 per share.

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