

SCHARMER NEAL R  
 Form 4  
 February 19, 2013

**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 \*  
 SCHARMER NEAL R

2. Issuer Name and Ticker or Trading Symbol  
 UNITED FIRE GROUP INC  
 [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)  
 02/15/2013

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 VP/General Counsel/Corp Sec

(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 Indirect Ownership (Instr. 4)			
				(A) or (D)	Price					
				Code	V	Amount				
Common Stock	02/15/2013		A <sup>(1)</sup>	V	1,447	A	\$ 23.96	6,548 <sup>(2)</sup>	D	
Common Stock	02/15/2013	02/19/2013 <sup>(3)</sup>	P <sup>(4)</sup>	V <sup>(5)</sup>	7 <sup>(6)</sup>	A	\$ 23.96 <sup>(7)</sup>	632 <sup>(8)</sup>	I	By 401(k) Plan for Self
Common Stock								786	I	By Issuer's Employee Stock Ownership Plan for self

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

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SEC 1474  
(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. I. Der. Sec. (Instr. 3)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 23.96 (9)	02/15/2013		A	5,077	(10) 02/15/2023	Common	5,077	
Stock Option (right to buy)	\$ 20.54					(11) 02/18/2021	Common	4,799	
Stock Option (right to buy)	\$ 22.42					(12) 05/19/2020	Common	3,000	
Stock Option (right to buy)	\$ 33.43					(13) 05/21/2018	Common	4,639	
Stock Option (right to buy)	\$ 35.23					(14) 02/16/2017	Common	5,000	
Stock Option (right to buy)	\$ 39.13					(14) 02/17/2016	Common	2,500	
Stock Option	\$ 32.39					(14) 02/18/2015	Common	2,500	

(right to  
buy)

Stock

Option  
(right to  
buy)

\$ 21.66

(14)

02/20/2014 Common 2,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHARMER NEAL R 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909			VP/General Counsel/Corp Sec	

## Signatures

/s/ Neal R. Scharmer by Dianne M. Lyons,  
Attorney-in-Fact

02/19/2013

\_\_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) This transaction represents a grant of restricted stock to the Reporting Person under the Issuer's 2008 Stock Plan.  
The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 1,268 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; 1,974 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 1,447 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/15/2018; and 1,859 shares held directly by the Reporting Person.
- (2) The deemed execution date of this transaction is the statement date as provided by the Issuer's 401(k) Plan trustee/administrator.
- (3) Shares acquired through payroll deduction and participation in Issuer's 401(k) Plan.
- (4) This transaction qualifies as a non-discretionary transaction from a tax-qualified plan and is voluntarily reported on Form 4.
- (5) Represents the approximate number of shares acquired by the trustee/administrator of the Issuer's 401(k) Plan for the Reporting Person's benefit, based on a statement of the 401(k) Plan trustee/administrator.
- (6) The price per share is based on a statement provided by the Issuer's 401(k) Plan trustee/administrator.  
The number of securities shown as being held in or acquired or disposed of by the Issuer's 401(k) account for the Reporting Person's benefit are the approximate number of shares of common stock for which the Reporting Person has the right to direct the vote under the Issuer's 401(k) plan. Such shares are not directly allocated to 401(k) plan participants, but are instead held in a unitized fund consisting primarily of common stock, together with a small percentage of short-term investments. 401(k) Plan participants acquire units of this fund.
- (7) The exercise price of these stock options represents the closing price of issuer's common stock on the grant date.
- (8) 3,045 options that become exercisable in three equal installments of 1015 options each on 02/15/2014, 02/15/2015 and 02/15,2016; and 2,032 options that become exercisable in two equal installments of 1016 options each on 02/15/2017 and 02/15/2018.
- (9) 2,020 options currently exercisable; 2,020 options become exercisable in two equal installments of 960 options each on 02/18/2014 and 02/18/2015; and 959 options become exercisable on 02/18/2016.

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- (12) 1,200 options currently exercisable and 1,800 options become exercisable in three equal installments of 600 options each on 05/19/2014, 05/19/2015 and 05/19/2016.
- (13) 3,711 options currently exercisable and 928 options become exercisable on 05/21/2013.
- (14) All options currently exercisable.

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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