

RAMLO RANDY A.  
Form 4  
January 09, 2012

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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 \*  
RAMLO RANDY A.

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)  
President/CEO

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

3. Date of Earliest Transaction  
(Month/Day/Year)  
12/30/2011

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)
				Code V Amount (D) Price			
Common Stock	12/30/2011	01/05/2012 <sup>(1)</sup>	P <sup>(2)</sup>	7 <sup>(3)</sup> A \$ 20.2726 <sup>(4)</sup>	14,981 <sup>(5)</sup>	D	
Common Stock	01/03/2012	01/06/2012 <sup>(6)</sup>	P <sup>(7)</sup>	20 <sup>(9)</sup> A \$ 20.566 <sup>(10)</sup>	15,001 <sup>(11)</sup>	D	
Common Stock	01/04/2012	01/09/2012 <sup>(6)</sup>	P <sup>(7)</sup>	1 <sup>(9)</sup> A \$ 20.2898 <sup>(10)</sup>	15,002 <sup>(12)</sup>	D	
Common Stock					350	I	By spouse

Common Stock	1,574	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.

**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.**

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. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repor Trans (Instr
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Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RAMLO RANDY A. 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909	X		President/CEO	

## Signatures

/s/ Randy A. Ramlo by Dianne M. Lyons,  
Attorney-in-Fact

01/09/2012

\*\*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) The deemed execution date of this transaction is based on a report of the Company's Employee Stock Purchase Plan administrator and transfer agent.
- (2) Shares acquired through payroll deduction and participation in Company's Employee Stock Purchase Plan.
- (3) Represents the approximate number of shares acquired by the administrator of the Company's Employee Stock Purchase Plan for the reporting person, based on a statement of the administrator.
- (4) The price per share is based on a statement provided by the Company's Employee Stock Purchase Plan administrator.
- (5) The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 7,322 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 3,919 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; 2,840 shares held of record by Mr. Ramlo; and 900 shares held jointly by Mr. Ramlo and his spouse.
- (6) The deemed execution date of this transaction is based on a report of the Company's Dividend Reinvestment Plan administrator and transfer agent.
- (7) Shares acquired through participation in Company's Dividend Reinvestment Plan.
- (8) This transaction is exempt under Rule 16a-11 of the Securities Exchange Act of 1934 and is voluntarily reported.
- (9) Represents the approximate number of shares acquired by the administrator of the Company's Dividend Reinvestment Plan for the reporting person, based on a statement of the administrator.
- (10) The price per share is based on a statement provided by the Company's Dividend Reinvestment Plan administrator.
- (11) The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 7,322 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 3,919 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; 2,860 shares held of record by Mr. Ramlo; and 900 shares held jointly by Mr. Ramlo and his spouse.
- (12) The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 7,322 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 3,919 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; 2,861 shares held of record by Mr. Ramlo; and 900 shares held jointly by Mr. Ramlo and his spouse.

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.