

RIFE JOHN A  
Form 4  
May 19, 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 \*  
RIFE JOHN 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)  
Pres - United Life Ins. Co.

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

3. Date of Earliest Transaction (Month/Day/Year)  
11/20/2008

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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
| Common Stock <sup>(1)</sup>     | 11/20/2008                           |  | P                              | V Amount (A) or (D) Price \$ 14.38                                | 466,260 <sup>(2)</sup> <sub>(3)</sub>   | D  |   |
| Common Stock <sup>(1)</sup>     | 11/20/2008                           |  | P                              | V Amount (A) or (D) Price \$ 14.39                                | 466,660 <sup>(3)</sup> <sub>(4)</sub>   | D  |   |
| Common Stock <sup>(1)</sup>     | 11/20/2008                           |  | P                              | V Amount (A) or (D) Price \$ 14.45                                | 467,160 <sup>(3)</sup> <sub>(5)</sub>   | D  |   |
| Common Stock                    | 03/27/2009                           |  | J <sup>(6)</sup>               | V Amount (A) or (D) Price \$ 22.75 <sub>(7)</sub>                 | 467,106 <sup>(3)</sup> <sub>(8)</sub>   | I  | By Employee Stock Ownership                           |

|              |            |                   |     |   |                |                 |                |   |   |
|--------------|------------|-------------------|-----|---|----------------|-----------------|----------------|---|---|
| Common Stock | 04/23/2009 | J <sup>(6)</sup>  | 1   | D | \$ 19.9<br>(7) | 467,105<br>(9)  | <sup>(3)</sup> | I | Plan<br>By<br>Employee<br>Stock<br>Ownership<br>Plan          |
| Common Stock | 04/23/2009 | J <sup>(10)</sup> | 128 | A | \$ 19.9<br>(7) | 467,105<br>(11) | <sup>(9)</sup> | I | Plan<br>By<br>Employee<br>Stock<br>Ownership<br>Plan for self |

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. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|  |  |                                      |  | 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 |
| RIFE JOHN A<br>118 SECOND AVENUE SE<br>P.O. BOX 73909<br>CEDAR RAPIDS, IA 52407-3909 | X             |           | Pres - United Life Ins. Co. |       |

## Signatures

/s/ John A. Rife by Dianne M. Lyons,  
Attorney-in-Fact

05/19/2009

\_\_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) This transaction reported pursuant to Rule 16a-2(a) under the Securities Exchange Act of 1934 ("34 Act") requiring the reporting of any transaction occurring within six months of a director or officer becoming subject to the requirements of Section 16 of the '34 Act. Mr. Rife became subject to Section 16 of the '34 Act on February 25, 2009.

The amount of securities beneficially held includes: 21,661 shares held jointly by Mr. Rife and his spouse; 745 held individually by Mr. Rife's spouse; 202,058 shares held by the Company's defined benefit pension plan for which Mr. Rife serves as trustee; and 241,796 shares held by the Company's Employee Stock Ownership Plan for which Mr. Rife serves as trustee.
  - (2) The reporting person serves as co-trustee of the Employee Stock Ownership Plan. 3,719 shares are allocated to the reporting person's individual account. The reporting person disclaims beneficial ownership of all shares that are not allocated to his individual account, 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 or any other purpose.

The amount of securities beneficially held includes: 22,061 shares held jointly by Mr. Rife and his spouse; 745 held individually by Mr. Rife's spouse; 202,058 shares held by the Company's defined benefit pension plan for which Mr. Rife serves as trustee; and 241,796 shares held by the Company's Employee Stock Ownership Plan for which Mr. Rife serves as trustee.
  - (3) The amount of securities beneficially held includes: 22,561 shares held jointly by Mr. Rife and his spouse; 745 held individually by Mr. Rife's spouse; 202,058 shares held by the Company's defined benefit pension plan for which Mr. Rife serves as trustee; and 241,796 shares held by the Company's Employee Stock Ownership Plan for which Mr. Rife serves as trustee.
  - (4) This transaction represents a distribution of shares from the Company's Employee Stock Ownership Plan to someone other than the reporting person.
  - (5) The price per share is the closing price of the Company's common stock on the date of the reported transaction.
  - (6) The amount of securities beneficially held includes: 22,561 shares held jointly by Mr. Rife and his spouse; 745 held individually by Mr. Rife's spouse; 202,058 shares held by the Company's defined benefit pension plan for which Mr. Rife serves as trustee; and 241,742 shares held by the Company's Employee Stock Ownership Plan for which Mr. Rife serves as trustee.
  - (7) The amount of securities beneficially held includes: 22,561 shares held jointly by Mr. Rife and his spouse; 745 held individually by Mr. Rife's spouse; 202,058 shares held by the Company's defined benefit pension plan for which Mr. Rife serves as trustee; and 241,741 shares held by the Company's Employee Stock Ownership Plan for which Mr. Rife serves as trustee.
  - (8) This transaction represents an allocation of shares held in trust by the Company's Employee Stock Ownership Plan on behalf of the reporting person. Shares held in trust by the plan are not distributed to the reporting person until retirement.
  - (9) The reporting person serves as co-trustee of the Employee Stock Ownership Plan. 3,846 shares are allocated to the reporting person's individual account. The reporting person disclaims beneficial ownership of all shares that are not allocated to his individual account, 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 or any other purpose.
  - (10) This transaction represents an allocation of shares held in trust by the Company's Employee Stock Ownership Plan on behalf of the reporting person. Shares held in trust by the plan are not distributed to the reporting person until retirement.
  - (11) The reporting person serves as co-trustee of the Employee Stock Ownership Plan. 3,846 shares are allocated to the reporting person's individual account. The reporting person disclaims beneficial ownership of all shares that are not allocated to his individual account, 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 or any other purpose.

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.