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Form 4	IRE GROUP INC												
January 06,	ЛЛ	статес	SECU	DITII	75 A N	JD EVC			OMMISSION		PPROVAL		
	UNITED	SIAILS				D EAC D.C. 205		NGE U	JMMISSION	OMB Number:	3235-0287		
Check the check	to STATEN	AENT OF	F CHAI	ERSHIP OF	Expires: Estimated								
Form 4 Form 5 obligation may cor <i>See</i> Inst 1(b).	or Filed pur ons stinue.	a) of the H	Public U	16(a) o Jtility	of the Holdi		pany	Act of	Act of 1934, 1935 or Section)	burden ho response n			
(Print or Type	Responses)												
1. Name and SCHARMI	2. issuer i kunte und i tener of fruding						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
		[UFCS]											
(N				of Earlie Day/Ye 2013		nsaction			Director 10% Owner X Officer (give title Other (specify below) below) VP/General Counsel/Corp Sec				
BOX 7390	9								vi / Gener		np see		
				d(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
CEDAR R.	APIDS, IA 52407	-3909							Form filed by M Person	Iore than One R	Reporting		
(City)	(State)	(Zip)	Tal	ole I - N	lon-De	rivative S	ecurit	ties Acqu	ired, Disposed of	, or Beneficia	ally Owned		
1.Title of Security (Instr. 3)		ction Date 2A. Deemed ay/Year) Execution Date, if any (Month/Day/Year)		Code	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or			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	12/31/2013	01/03/20	14 <u>(1)</u>		V V(3)	Amount 18 <u>(4)</u>	(D) A	Price \$ 28.66 (5)	768 <u>(6)</u>	I	By 401(k) Plan for Self		
Common Stock								<u> </u>	6,620 <u>(7)</u>	D	Sen		
Common Stock									829	Ι	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.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orNumber	Expiration D	ate	Amou	int of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Secur	ities	(Instr. 5)	Bene
	Derivative				Securities	3		(Instr.	3 and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	Date		Number		
				~	(1) (D)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
1 0	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. I Attorney-in-Fact	Lyons,		01/06/2014					
<u>**</u> Signature of Reporting Per	son		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 the settlement date as provided by the Issuer's 401(k)Plan trustee/administrator.
- (2) Shares acquired through routine payroll deduction and participation in the Issuer's 401(k) Plan.
- (3) This transaction qualifies as a non-discretionary transaction from a tax-qualified plan and is voluntarily reported on Form 4.
- (4) Represents the approximate number of shares (excluding fractionals) 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.
- (5) The price per share is based on a statement provided by the Issuer's 401(k) Plan trustee/administrator.

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The number of securities shown as being held in,acquired by 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 (excluding fractionals) for which the Reporting Person has the right to

(6) 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 Issuer common stock, together with a small percentage of short-term investments. 401(k) Plan participants acquire units of this fund.

The total number of securities beneficially held directly by the Reporting Person following the reported transaction includes: 3,200 shares held by Mr. Scharmer; 1,974 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions,

(7) Including Viris Scharmer, 1,774 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; and 1,446 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/15/2018.

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.