

HUTCHINS KENT J  
Form 4  
May 26, 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   
HUTCHINS KENT J

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)  
VP/COO - United Life Ins. Co.

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

3. Date of Earliest Transaction (Month/Day/Year)  
05/20/2009

CEDAR RAPIDS, IA 52407-3909  
  
(City) (State) (Zip)

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

**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)
Common Stock				(A) or (D) Price	226 (1) (2)	I	By Employee Stock Ownership Plan and 401(k) Plan for self

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

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SEC 1474 (9-02)

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 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. Title and Amount of Underlying Securities (Instr. 3 and 4)
Stock Option (right to buy)	\$ 18.14	05/20/2009		A	2,500	(3) 05/20/2019	Common Stock	2,500 (4)

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HUTCHINS KENT J 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909			VP/COO - United Life Ins. Co.	

## Signatures

/s/ Kent J. Hutchins by Dianne M. Lyons,  
Attorney-in-Fact

05/26/2009

\_\_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) The amount of securities beneficially held includes: approximately 105 shares held in a Company 401(k) account for Mr. Hutchins' benefit, based on a statement of the plan trustee; and 121 shares held in the Company's Employee Stock Ownership Plan for Mr. Hutchins' benefit.

(2) The number of securities shown as being held in or acquired by the Company 401(k) account for Mr. Hutchins' benefit are the approximate number of shares of common stock for which Mr. Hutchins has the right to direct the vote under the 401(k) plan. Such shares are not directly allocated to plan participants, but are instead held in a unitized fund consisting primarily of common stock, together with a small percentage of short-term investments. Participants acquire units of this fund.

(3)

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2,500 options become exercisable in five equal installments of 500 options each on 05/20/2010, 05/20/2011, 05/20/2012, 05/20/2013 and 05/20/2014.

The total number of derivative securities held includes: 1,600 stock options currently exercisable; 150 stock options vesting in three equal installments of 50 shares each on 09/01/2009, 09/01/2010, and 09/01/2011; 1,500 stock options vesting in three equal installments of 500 shares each on 02/16/2010, 02/16/2011, and 02/16/2012; 2,000 stock options vesting in four equal installments of 500 shares each on 02/15/2010, 02/15/2011, 02/15/2012, and 02/15/2013; and 2,500 stock options vesting in five equal installments of 500 shares each on 05/20/2010, 05/20/2011, 05/20/2012, 05/20/2013 and 05/20/2014.

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.