

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2009

Check here if Amendment []; Amendment Number:

This Amendment (Check only one): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager:

Name: United Fire & Casualty Company
Address: 118 Second Avenue SE
Cedar Rapids IA 52401

Form 13F File Number: 28-6427

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of the Reporting Manager:

Name: Kevin W. Helbing
Title: Controller
Phone: 319 286-2533

Signature, Place and Date of Signing:

/s/ Kevin W. Helbing Cedar Rapids, IA 8/3/2009
Kevin W. Helbing

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 64

Form 13F Information Table Value Total: \$ 106,678 (in thousands)

List of Other Included Managers: NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER			TITLE OF CLASS	CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DISCRETN	INVTMTNT MANAGERS	OTHER	-----VOTING AUTHORITY----- SOLE SHARED NONE		
AT&T Inc	Common	00206R102		2,488	100,160	SH		Sole			100,160		
Abbott Laboratories	Common	002824100		9,643	205,000	SH		Sole			205,000		
Agilysys Inc	Common	00847J105		1,580	337,666	SH		Sole			337,666		
Alliant Energy Corporation	Common	018802108		3,193	122,200	SH		Sole			122,200		
American Strategic Inc Port II	Common	030099105		241	25,420	SH		Sole			25,420		
BCE Inc	Common	05534B760		306	14,823	SH		Sole			14,823		
BRE Properties Inc	Common	05564E106		428	18,000	SH		Sole			18,000		
Bank of America Corporation	Common	060505104		1,848	140,000	SH		Sole			140,000		
Bemis Company Inc	Common	081437105		791	31,400	SH		Sole			31,400		
Boeing Company	Common	097023105		3,188	75,000	SH		Sole			75,000		
Burlington Northern Santa Fe	Common	12189T104		1,188	16,158	SH		Sole			16,158		
Cincinnati Financial Corp	Common	172062101		7,158	320,276	SH		Sole			320,276		
ConocoPhillips	Common	20825C104		423	10,059	SH		Sole			10,059		
Covanta Holding Corporation	Common	22282E102		2	99	SH		Sole			99		
Cummins Inc	Common	231021106		2,753	78,180	SH		Sole			78,180		
Dean Foods Company	Common	242370104		154	8,000	SH		Sole			8,000		
Deere & Company	Common	244199105		799	20,000	SH		Sole			20,000		
Del Monte Foods Co	Common	24522P103		189	20,097	SH		Sole			20,097		
Dow Chemical Company	Common	260543103		2,744	170,000	SH		Sole			170,000		
Duke Energy Corporation	Common	26441C105		2,162	148,192	SH		Sole			148,192		
Emerson Electric Co	Common	291011104		408	12,600	SH		Sole			12,600		
Exxon Mobil Corporation	Common	30231G102		2,796	40,000	SH		Sole			40,000		
FairPoint Communications	Common	305560104		1	1,054	SH		Sole			1,054		
Federal-Mogul Corporation	Common	313549404		647	68,457	SH		Sole			68,457		
Fidelity National Information	Common	31620M106		195	9,758	SH		Sole			9,758		
Fidelity NationalFinancial Inc	Common	31620R105		300	22,201	SH		Sole			22,201		
Arthur J Gallagher & Co	Common	363576109		220	10,321	SH		Sole			10,321		
General Electric Company	Common	369604103		3,223	275,000	SH		Sole			275,000		
H J Heinz Company	Common	423074103		1,607	45,000	SH		Sole			45,000		
Honeywell International Inc	Common	438516106		1,099	35,000	SH		Sole			35,000		
Hospira Inc	Common	441060100		616	16,000	SH		Sole			16,000		
Intel Corporation	Common	458140100		662	40,000	SH		Sole			40,000		
JPMorgan Chase & Co	Common	46625H100		1,969	57,736	SH		Sole			57,736		
Johnson & Johnson	Common	478160104		1,704	30,000	SH		Sole			30,000		
Lender Processing Services Inc	Common	52602E102		135	4,879	SH		Sole			4,879		
Medtronic Inc	Common	585055106		872	25,000	SH		Sole			25,000		
Mirant Corporation	Common	60467R100		446	28,342	SH		Sole			28,342		
Newell Rubbermaid Inc	Common	651229106		476	45,766	SH		Sole			45,766		
Nicor Inc	Common	654086107		1,385	40,000	SH		Sole			40,000		
Old Republic International Cor	Common	680223104		2,509	254,690	SH		Sole			254,690		
Owens Corning Inc	Common	690742101		2,564	200,644	SH		Sole			200,644		
Penwest Pharmaceuticals Co.	Common	709754105		86	30,000	SH		Sole			30,000		
PepsiCo Inc	Common	713448108		1,099	20,000	SH		Sole			20,000		
Pfizer Inc	Common	717081103		600	40,000	SH		Sole			40,000		
Piper Jaffray Cos	Common	724078100		364	8,329	SH		Sole			8,329		
Procter & Gamble Company	Common	742718109		3,884	76,000	SH		Sole			76,000		
Progress Energy Inc	Common	743263105		724	19,131	SH		Sole			19,131		
Progress Energy Inc	Common	743263AA3		-	15,000	SH		Sole			15,000		
QCR Holdings Inc	Common	74727A104		832	83,181	SH		Sole			83,181		
Royal Dutch Shell ADR	Common	780259206		2,008	40,000	SH		Sole			40,000		
Schering-Plough Corporation	Common	806605101		251	10,000	SH		Sole			10,000		
Schlumberger Limited	Common	806857108		1,623	30,000	SH		Sole			30,000		
Spectra Energy Corporation	Common	847560109		1,592	94,096	SH		Sole			94,096		
Terra Industries Inc.	Common	880915103		774	31,969	SH		Sole			31,969		
Treehouse Foods Inc	Common	89469A104		278	9,652	SH		Sole			9,652		
UAL Corporation	Common	902549807		44	13,678	SH		Sole			13,678		
U S Bancorp	Common	902973304		13,400	747,784	SH		Sole			747,784		
Vectren Corporation	Common	92240G101		625	26,658	SH		Sole			26,658		
Verizon Communications Inc	Common	92343V104		1,721	55,997	SH		Sole			55,997		
Wells Fargo & Company	Common	949746101		6,067	250,086	SH		Sole			250,086		
Windstream Corporation	Common	97381W104		108	12,942	SH		Sole			12,942		
Wintrust Financial Corporation	Common	97650W108		3,707	230,523	SH		Sole			230,523		
Xcel Energy, Inc.	Common	98389B100		1,657	90,000	SH		Sole			90,000		
Montpellier Re Holdings Ltd	Common	G62185106		122	9,189	SH		Sole			9,189		
Report Summary	Data Records 64			106,678		0 other managers on whose behalf report is filed							