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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
August 02, 2010

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, 2010

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 8/2/2010  
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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

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Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 59

Form 13F Information Table Value Total: \$122,578 (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 -----	PUT/ CALL -----	INVSTMNT DSCRETN -----	OTH MANAG -----
AT&T Inc	Common	00206R102	2423	100160	SH		Sole	
Abbott Laboratories	Common	002824100	9590	205000	SH		Sole	
Agilysys Inc	Common	00847J105	1413	211187	SH		Sole	
Alliant Energy Corporation	Common	018802108	3879	122200	SH		Sole	
American Strategic Inc Port II	Common	030099105	264	25420	SH		Sole	
BCE Inc	Common	05534B760	434	14823	SH		Sole	
BRE Properties Inc	Common	05564E106	665	18000	SH		Sole	
Bank of America Corporation	Common	060505104	2012	140000	SH		Sole	
Bemis Company Inc	Common	081437105	848	31400	SH		Sole	
Boeing Company	Common	097023105	4706	75000	SH		Sole	
CF Industries Holdings Inc	Common	125269100	193	3046	SH		Sole	
CIT Group Inc	Common	125581801	1865	55065	SH		Sole	
Cincinnati Financial Corp	Common	172062101	8286	320276	SH		Sole	
ConocoPhillips	Common	20825C104	494	10059	SH		Sole	
Cummins Inc	Common	231021106	5092	78180	SH		Sole	
Dean Foods Company	Common	242370104	81	8000	SH		Sole	
Deere & Company	Common	244199105	1114	20000	SH		Sole	
Del Monte Foods Co	Common	24522P103	289	20097	SH		Sole	
Dow Chemical Company	Common	260543103	4032	170000	SH		Sole	
Duke Energy Corporation	Common	26441C105	2371	148192	SH		Sole	
Emerson Electric Co	Common	291011104	550	12600	SH		Sole	
Exxon Mobil Corporation	Common	30231G102	2283	40000	SH		Sole	
Federal-Mogul Corporation	Common	313549404	501	38457	SH		Sole	
Fidelity National Information	Common	31620M106	262	9758	SH		Sole	
Fidelity NationalFinancial Inc	Common	31620R105	288	22201	SH		Sole	
Arthur J Gallagher & Co	Common	363576109	252	10321	SH		Sole	
General Electric Company	Common	369604103	3966	275000	SH		Sole	
H J Heinz Company	Common	423074103	1945	45000	SH		Sole	
Honeywell International Inc	Common	438516106	1366	35000	SH		Sole	
Hospira Inc	Common	441060100	919	16000	SH		Sole	
Intel Corporation	Common	458140100	778	40000	SH		Sole	
JPMorgan Chase & Co	Common	46625H100	2114	57736	SH		Sole	
Johnson & Johnson	Common	478160104	1772	30000	SH		Sole	
Medtronic Inc	Common	585055106	907	25000	SH		Sole	
Merck & Co Inc	Common	58933Y105	202	5767	SH		Sole	
Mirant Corporation	Common	60467R100	299	28342	SH		Sole	
Newell Rubbermaid Inc	Common	651229106	670	45766	SH		Sole	
Nicor Inc	Common	654086107	1620	40000	SH		Sole	
Old Republic International Cor	Common	680223104	3089	254690	SH		Sole	
Penwest Pharmaceuticals Co.	Common	709754105	99	30000	SH		Sole	

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PepsiCo Inc	Common	713448108	1219	20000	SH	Sole
Pfizer Inc	Common	717081103	570	40000	SH	Sole
Piper Jaffray Cos	Common	724078100	268	8329	SH	Sole
Procter & Gamble Company	Common	742718109	4558	76000	SH	Sole
Progress Energy Inc	Common	743263105	750	19131	SH	Sole
QCR Holdings Inc	Common	74727A104	821	83181	SH	Sole
Royal Dutch Shell ADR	Common	780259206	2009	40000	SH	Sole
Schlumberger Limited	Common	806857108	1660	30000	SH	Sole
Spectra Energy Corporation	Common	847560109	1889	94096	SH	Sole
Treehouse Foods Inc	Common	89469A104	441	9652	SH	Sole
UAL Corporation	Common	902549807	1	51	SH	Sole
U S Bancorp	Common	902973304	16042	717784	SH	Sole
Vectren Corporation	Common	92240G101	631	26658	SH	Sole
Verizon Communications Inc	Common	92343V104	1569	55997	SH	Sole
Wells Fargo & Company	Common	949746101	6402	250086	SH	Sole
Windstream Corporation	Common	97381W104	137	12942	SH	Sole
Wintrust Financial Corporation	Common	97650W108	7686	230523	SH	Sole
Xcel Energy, Inc.	Common	98389B100	1855	90000	SH	Sole
Montpelier Re Holdings Ltd	Common	G62185106	137	9189	SH	Sole
Report Summary	Data Records	59	122,578	0		other managers on whose behalf rep