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UNITED FIRE & CASUALTY CO
Form 13F-HR
February 11, 2009

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2008

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 Ave., S.E.
Cedar Rapids, IA 52407

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: Dianne M. Lyons
Title: Vice President & Chief Financial Officer
Phone: 319-399-5723

Signature, Place and Date of Signing:

/s/ Dianne M. Lyons Cedar Rapids, IA 02/11/2009

Dianne M. Lyons

Report Type (Check only one.):

- [X] 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: 64

Form 13F Information Table Value Total: \$118,677 (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	INVSTM DISCRET
AT&T Inc	Common	00206R102	2,855	100,160	SH		Sole
Abbott Laboratories	Common	002824100	9,340	175,000	SH		Sole
Agilysys Inc	Common	00847J105	1,449	337,666	SH		Sole
Alliant Energy Corporation	Common	018802108	3,566	122,200	SH		Sole
American Strategic Inc Port II	Common	030099105	215	25,420	SH		Sole
BCE Inc	Common	05534B760	304	14,823	SH		Sole
BRE Properties Inc	Common	05564E106	504	18,000	SH		Sole
Bank of America Corporation	Common	060505104	1,971	140,000	SH		Sole
Bemis Company Inc	Common	081437105	744	31,400	SH		Sole
Boeing Company	Common	097023105	2,774	65,000	SH		Sole
Burlington Northern Santa Fe	Common	12189T104	1,223	16,158	SH		Sole
Cincinnati Financial Corp	Common	172062101	9,310	320,276	SH		Sole
ConocoPhillips	Common	20825C104	521	10,059	SH		Sole
Covanta Holding Corporation	Common	22282E102	2	99	SH		Sole
Cummins Inc	Common	231021106	2,090	78,180	SH		Sole
Dean Foods Company	Common	242370104	867	48,261	SH		Sole
Deere & Company	Common	244199105	766	20,000	SH		Sole
Del Monte Foods Co	Common	24522P103	143	20,097	SH		Sole
Dow Chemical Company	Common	260543103	2,565	170,000	SH		Sole
Duke Energy Corporation	Common	26441C105	2,224	148,192	SH		Sole
Emerson Electric Co	Common	291011104	461	12,600	SH		Sole
Exxon Mobil Corporation	Common	30231G102	3,193	40,000	SH		Sole
FairPoint Communications	Common	305560104	3	1,054	SH		Sole
Federal-Mogul Corporation	Common	313549404	290	68,457	SH		Sole
Fidelity National Information	Common	31620M106	159	9,758	SH		Sole
Fidelity NationalFinancial Inc	Common	31620R105	394	22,201	SH		Sole
Arthur J Gallagher & Co	Common	363576109	267	10,321	SH		Sole
General Electric Company	Common	369604103	4,455	275,000	SH		Sole
Great Plains Energy Inc	Common	391164100	382	19,787	SH		Sole
H J Heinz Company	Common	423074103	1,692	45,000	SH		Sole
Honeywell International Inc	Common	438516106	1,149	35,000	SH		Sole
Hospira Inc	Common	441060100	429	16,000	SH		Sole

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTM DISCRET
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Intel Corporation	Common	458140100	586	40,000	SH	Sole
JPMorgan Chase & Co	Common	46625H100	1,820	57,736	SH	Sole
Johnson & Johnson	Common	478160104	1,795	30,000	SH	Sole
Lender Processing Services Inc	Common	52602E102	144	4,879	SH	Sole
Medtronic Inc	Common	585055106	314	10,000	SH	Sole
Mirant Corporation	Common	60467R100	535	28,342	SH	Sole
Newell Rubbermaid Inc	Common	651229106	448	45,766	SH	Sole
Nicor Inc	Common	654086107	1,390	40,000	SH	Sole
Old Republic International Cor	Common	680223104	3,036	254,690	SH	Sole
Owens Corning Inc	Common	690742101	3,471	200,644	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754105	47	30,000	SH	Sole
PepsiCo Inc	Common	713448108	1,095	20,000	SH	Sole
Pfizer Inc	Common	717081103	708	40,000	SH	Sole
Piper Jaffray Cos	Common	724078100	331	8,329	SH	Sole
Procter & Gamble Company	Common	742718109	4,698	76,000	SH	Sole
Progress Energy Inc	Common	743263105	762	19,131	SH	Sole
QCR Holdings Inc	Common	74727A104	832	83,181	SH	Sole
Royal Dutch Shell ADR	Common	780259206	1,588	30,000	SH	Sole
Schering-Plough Corporation	Common	806605101	170	10,000	SH	Sole
Schlumberger Limited	Common	806857108	847	20,000	SH	Sole
Spectra Energy Corporation	Common	847560109	1,481	94,096	SH	Sole
Terra Industries Inc.	Common	880915103	533	31,969	SH	Sole
Treehouse Foods Inc	Common	89469A104	263	9,652	SH	Sole
UAL Corporation	Common	902549807	151	13,678	SH	Sole
U S Bancorp	Common	902973304	18,702	747,784	SH	Sole
Vectren Corporation	Common	92240G101	667	26,658	SH	Sole
Verizon Communications Inc	Common	92343V104	1,898	55,997	SH	Sole
Wells Fargo & Company	Common	949746101	7,373	250,086	SH	Sole
Windstream Corporation	Common	97381W104	119	12,942	SH	Sole
Wintrust Financial Corporation	Common	97650W108	4,742	230,523	SH	Sole
Xcel Energy, Inc.	Common	98389B100	1,670	90,000	SH	Sole
Montpelier Re Holdings Ltd	Common	G62185106	154	9,189	SH	Sole

 Report Summary Data Records 64 118,677 0 other managers