

UNITED FIRE & CASUALTY CO  
Form 8-K  
February 15, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): February 14, 2005

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**United Fire & Casualty Company**

(Exact name of registrant as specified in its charter)

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**Iowa**  
(State or Other Jurisdiction  
of Incorporation)

**2-39621**  
(Commission File No.)

**42-0644327**  
(IRS Employer  
Identification No.)

**118 Second Avenue, S.E., Cedar Rapids, Iowa**  
(Address of principal executive offices)

**52407**  
(Zip Code)

Registrant's telephone number, including area code: 319-399-5700

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition.**

On February 14, 2005, we issued a press release announcing our financial results for the quarter ended December 31, 2004. The release is furnished as Exhibit 99.1 hereto. The information in this Current Report is being furnished and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document filed with the Commission.

**Item 9.01. Financial Statements and Exhibits.**

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

The following exhibits are furnished herewith.

Exhibit 99.1 Press Release, dated February 14, 2005, announcing our financial results for the quarter ended December 31, 2004.

**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

United Fire & Casualty Company  
(Registrant)

February 14, 2005  
(Date)

/s/ Kent G. Baker

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Kent G. Baker, Chief Financial Officer