Wilkins Michael T
Form 4
February 22, 2011

FORM 4

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

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

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).

(Print or Type Responses)

1. Name and Address of Reporting Person *
Wilkins Michael T

(Last) (First) (Middle)

118 SECOND AVENUE SE, P.O. BOX 73909

(Street)

CEDAR RAPIDS, IA 52407-3909

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
UNITED FIRE & CASUALTY CO [UFCS]

3. Date of Earliest Transaction (Month/Day/Year)
02/18/2011

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
Executive Vice President

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ 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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	02/18/2011		A		3,894	A	$ 20.54	8,980 (1)	D	
Common Stock								202,058 (2)	I	By self as co-trustee of Issuer's defined benefit pension plan
Common Stock								234,107 (3)	I	By self as co-trustee

of Issuer's employee stock ownership plan

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

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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. D Se (In
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option (right to buy)	$ 20.54 (4)	02/18/2011		A		9,467		(5)	02/18/2021	Common Stock	9,467	
Stock Option (right to buy)	$ 22.42 (4)							(6)	05/19/2020	Common Stock	3,000	
Stock Option (right to buy)	$ 33.43 (4)							(7)	05/21/2018	Common Stock	8,463	
Stock Option (right to buy)	$ 35.23 (4)							(8)	02/16/2017	Common Stock	10,000	
Stock Option (right to buy)	$ 39.13 (4)							(9)	02/17/2016	Common Stock	5,000	
								(9)	02/18/2015		5,000	

Stock Option (right to buy)	$ 32.39 (4)				Common Stock	
Stock Option (right to buy)	$ 21.66 (4)		(9)	02/20/2014	Common Stock	1,600
Stock Option (right to buy)	$ 15.85 (4)		(9)	02/21/2013	Common Stock	400
Stock Option (right to buy)	$ 17.7 (4)		(9)	08/01/2012	Common Stock	200

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Wilkins Michael T 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909			Executive Vice President	

Signatures

/s/ Michael T. Wilkins by Dianne M. Lyons, Attorney-in-Fact	02/22/2011
**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 total number of securities beneficially held directly by the reporting person following the reported transaction includes: 3,894 shares of restricted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 2,313 shares of resticted stock issued under the Company's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; and 2,773 shares held by the reporting person individually.

(2) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of these securities. None of the shares held by this plan are allocated to the Reporting Person's individual benefit. The Reporting Person will recieve a pension benefit from the plan upon retirement. This report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose.

(3) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of any Issuer securities held by this plan that are not allocated for his individual benefit, and this report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose. Only 1,575 shares held in this plan are allocated specifically for the Reporting Person's individual benefit.

(4) The exercise price of these stock options represents the closing price of issuer's common stock on the grant date.

(5) 9,467 options become exercisable in three equal installments of 1,893 options each on 02/18/2012, 02/18/2013 and 02/18/2014 and two equal installments of 1,894 options each 02/18/2015 and 02/18/2016.

(6) 3,000 options become exercisable in five equal installments of 600 option shares each on 05/19/2011, 05/19/2012, 05/19/2013, 05/19/2014 and 05/19/2015.

(7) 5,078 options currently exercisable; 1,693 options become exercisable on 05/21/2011; 1,693 options become exercisable on 05/21/2012; and 1,692 options become exercisable on 05/21/2013.

(8) 8,000 options currently exercisable and 2,000 options become exercisable on 02/16/2012.

(9) All options currently exercisable.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
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