

SCHARMER NEAL R  
Form 4  
March 19, 2013

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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).

**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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
SCHARMER NEAL R

2. Issuer Name and Ticker or Trading Symbol  
UNITED FIRE GROUP INC  
[UFCS]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
118 SECOND AVENUE SE, P.O.  
BOX 73909

3. Date of Earliest Transaction  
(Month/Day/Year)  
03/15/2013

\_\_\_\_ Director  
 Officer (give title below)  
\_\_\_\_ 10% Owner  
\_\_\_\_ Other (specify below)  
VP/General Counsel/Corp Sec

(Street)  
CEDAR RAPIDS, IA 52407-3909

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**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)			
				(A) or (D)	Price					
				Code	V	Amount				
Common Stock	03/15/2013	03/18/2013 <sup>(1)</sup>	P <sup>(2)</sup>	V <sup>(3)</sup>	6 <sup>(4)</sup>	A	\$ 26.12 <sup>(5)</sup>	636 <sup>(6)</sup>	I	By 401(k) Plan for Self
Common Stock	03/15/2013		J <sup>(7)</sup>		43 <sup>(8)</sup>	A	\$ 0	829	I	By Issuer's Employee Stock Ownership Plan for self
Common Stock	03/15/2013		P <sup>(9)</sup>	V <sup>(10)</sup>	11 <sup>(11)</sup>	A	\$ 26.12	6,558 <sup>(13)</sup>	D	

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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(9-02)

**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. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 6)
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHARMER NEAL R 118 SECOND AVENUE SE P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909			VP/General Counsel/Corp Sec	

## Signatures

/s/ Neal R. Scharmer by Dianne M. Lyons,  
Attorney-in-Fact

03/19/2013

\_\_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 deemed execution date of this transaction is the settlement date as provided by the Issuer's 401(k) Plan trustee/administrator.
- (2) Shares acquired through payroll deduction and participation in Issuer's 401(k) Plan.
- (3) This transaction qualifies as a non-discretionary transaction from a tax-qualified plan and is voluntarily reported on Form 4.
- (4)

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Represents the approximate number of shares (excluding fractionals) acquired by the trustee/administrator of the Issuer's 401(k) Plan for the Reporting Person's benefit, based on a statement of the 401(k) Plan trustee/administrator.

- (5) The price per share is based on a statement provided by the Issuer's 401(k) Plan trustee/administrator.

The number of securities shown as being held in, acquired by or disposed of by the Issuer's 401(k) account for the Reporting Person's benefit are the approximate number of shares of common stock (excluding fractionals) for which the Reporting Person has the right to direct the vote under the Issuer's 401(k) plan. Such shares are not directly allocated to 401(k) plan participants, but are instead held in a unitized fund consisting primarily of Issuer common stock, together with a small percentage of short-term investments. 401(k) Plan participants acquire units of this fund.

- (6) This transaction represents an allocation of shares held in trust by the Issuer's Employee Stock Ownership Plan on behalf of the Reporting Person. Shares held in trust by the plan are not distributed to the Reporting Person until retirement.

- (7) Represents the approximate number of shares (excluding fractionals) allocated by the trustee/administrator of the Issuer's Employee Stock Ownership Plan for the Reporting Person's benefit.

- (8) Shares acquired through participation in the Issuer's Dividend Reinvestment Plan.

- (9) This transaction is exempt under Rule 16a-11 of the Securities Exchange Act of 1934 and is voluntarily reported.

- (10) Represents the approximate number of shares (excluding fractionals) acquired through the Issuer's Dividend Reinvestment Plan for the Reporting Person's benefit.

- (11) The price per share is the closing price of the Issuer's common stock on the date of the reported transaction.

The total number of securities beneficially held directly by the reporting person following the reported transaction includes: 1,268 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; 1,974 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 1,446 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/15/2018; and 1,870 shares held directly by the Reporting Person.

(12) Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.