

Via Facsimile and U.S. Mail
Mail Stop 4720

January 11, 2010

Ms. Dianne M. Lyons
Chief Financial Officer
United Fire & Casualty Company
118 Second Avenue, S.E.,
Cedar Rapids, Iowa 52407

Re: United Fire & Casualty Company
Form 10-K for the Year Ended December 31, 2008
Form 10-Q for the Quarterly Period Ended June 30, 2009
DEF 14A
File No. 001-34257

Dear Ms. Lyons:

We have completed our review of your Form 10-K and of your Forms 10-Q and DEF 14A and have no further comments at this time.

Sincerely,

Gus Rodriguez
Accounting Branch Chief