

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2009

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 Avenue SE  
Cedar Rapids IA 52401

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: Kevin W. Helbing  
Title: Controller  
Phone: 319 286-2533

Signature, Place and Date of Signing:

/s/ Kevin W. Helbing Cedar Rapids, IA 10/28/2009  
Kevin W. Helbing

Report Type (Check only one.):

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

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 59

Form 13F Information Table Value Total: \$ 125,251 (in thousands)

List of Other Included Managers: NONE

## FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHARES/	SH/	PUT/	INVTMNT	OTHER	-----VOTING AUTHORITY-----		
			(x \$1000)	PRN AMT	PRN	CALL	DSCRETN	MANAGERS	SOLE	SHARED	NONE
AT&T Inc	Common	00206R102	2,705	100,160	SH			Sole			100,160
Abbott Laboratories	Common	002824100	10,141	205,000	SH			Sole			205,000
Agilysys Inc	Common	00847J105	1,655	251,187	SH			Sole			251,187
Alliant Energy Corporation	Common	018802108	3,403	122,200	SH			Sole			122,200
American Strategic Inc Port II	Common	030099105	260	25,420	SH			Sole			25,420
BCE Inc	Common	05534B760	366	14,823	SH			Sole			14,823
BRE Properties Inc	Common	05564E106	563	18,000	SH			Sole			18,000
Bank of America Corporation	Common	060505104	2,369	140,000	SH			Sole			140,000
Bemis Company Inc	Common	081437105	814	31,400	SH			Sole			31,400
Boeing Company	Common	097023105	4,061	75,000	SH			Sole			75,000
Burlington Northern Santa Fe	Common	12189T104	1,290	16,158	SH			Sole			16,158
Cincinnati Financial Corp	Common	172062101	8,324	320,276	SH			Sole			320,276
ConocoPhillips	Common	20825C104	454	10,059	SH			Sole			10,059
Cummins Inc	Common	231021106	3,503	78,180	SH			Sole			78,180
Dean Foods Company	Common	242370104	142	8,000	SH			Sole			8,000
Deere & Company	Common	244199105	858	20,000	SH			Sole			20,000
Del Monte Foods Co	Common	24522P103	233	20,097	SH			Sole			20,097
Dow Chemical Company	Common	260543103	4,432	170,000	SH			Sole			170,000
Duke Energy Corporation	Common	26441C105	2,333	148,192	SH			Sole			148,192
Emerson Electric Co	Common	291011104	505	12,600	SH			Sole			12,600
Exxon Mobil Corporation	Common	30231G102	2,744	40,000	SH			Sole			40,000
Federal-Mogul Corporation	Common	313549404	826	68,457	SH			Sole			68,457
Fidelity National Information	Common	31620M106	249	9,758	SH			Sole			9,758
Fidelity NationalFinancial Inc	Common	31620R105	335	22,201	SH			Sole			22,201
Arthur J Gallagher & Co	Common	363576109	252	10,321	SH			Sole			10,321
General Electric Company	Common	369604103	4,516	275,000	SH			Sole			275,000
H J Heinz Company	Common	423074103	1,789	45,000	SH			Sole			45,000
Honeywell International Inc	Common	438516106	1,300	35,000	SH			Sole			35,000
Hospira Inc	Common	441060100	714	16,000	SH			Sole			16,000
Intel Corporation	Common	458140100	783	40,000	SH			Sole			40,000
JPMorgan Chase & Co	Common	46625H100	2,530	57,736	SH			Sole			57,736
Johnson & Johnson	Common	478160104	1,827	30,000	SH			Sole			30,000
Medtronic Inc	Common	585055106	920	25,000	SH			Sole			25,000
Mirant Corporation	Common	60467R100	466	28,342	SH			Sole			28,342
Newell Rubbermaid Inc	Common	651229106	718	45,766	SH			Sole			45,766
Nicor Inc	Common	654086107	1,464	40,000	SH			Sole			40,000
Old Republic International Cor	Common	680223104	3,102	254,690	SH			Sole			254,690
Owens Corning Inc	Common	690742101	2,259	100,644	SH			Sole			100,644
Penwest Pharmaceuticals Co.	Common	709754105	63	30,000	SH			Sole			30,000
PepsiCo Inc	Common	713448108	1,173	20,000	SH			Sole			20,000
Pfizer Inc	Common	717081103	662	40,000	SH			Sole			40,000
Piper Jaffray Cos	Common	724078100	397	8,329	SH			Sole			8,329
Procter & Gamble Company	Common	742718109	4,402	76,000	SH			Sole			76,000
Progress Energy Inc	Common	743263105	747	19,131	SH			Sole			19,131
QCR Holdings Inc	Common	74727A104	848	83,181	SH			Sole			83,181
Royal Dutch Shell ADR	Common	780259206	2,288	40,000	SH			Sole			40,000
Schering-Plough Corporation	Common	806605101	283	10,000	SH			Sole			10,000
Schlumberger Limited	Common	806857108	1,788	30,000	SH			Sole			30,000
Spectra Energy Corporation	Common	847560109	1,782	94,096	SH			Sole			94,096
Terra Industries Inc.	Common	880915103	1,108	31,969	SH			Sole			31,969
Treehouse Foods Inc	Common	89469A104	344	9,652	SH			Sole			9,652
U S Bancorp	Common	902973304	16,347	747,784	SH			Sole			747,784
Vectren Corporation	Common	92240G101	614	26,658	SH			Sole			26,658
Verizon Communications Inc	Common	92343V104	1,695	55,997	SH			Sole			55,997
Wells Fargo & Company	Common	949746101	7,047	250,086	SH			Sole			250,086
Windstream Corporation	Common	97381W104	131	12,942	SH			Sole			12,942
Wintrust Financial Corporation	Common	97650W108	6,445	230,523	SH			Sole			230,523
Xcel Energy, Inc.	Common	98389B100	1,732	90,000	SH			Sole			90,000
Montpelier Re Holdings Ltd	Common	G62185106	150	9,189	SH			Sole			9,189
Report Summary	Data Records 59		125,251			0 other managers on whose behalf report is filed					