

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

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2011

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 8/3/2011
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:	99
Form 13F Information Table Value Total:	\$ 159,140 (in thousands)
List of Other Included Managers:	NONE

TEXAS INSTRS INC	Common	882508-10-4	164	5,000	SH	Sole	5,000
TRACTOR SUPPLY CO	Common	892356-10-6	268	4,000	SH	Sole	4,000
Treehouse Foods Inc	Common	89469A-10-4	527	9,652	SH	Sole	9,652
U S Bancorp	Common	902973-30-4	17,984	704,984	SH	Sole	704,984
UNION PAC CORP	Common	907818-10-8	261	2,500	SH	Sole	2,500
V F CORP	Common	918204-10-8	326	3,000	SH	Sole	3,000
VARIAN MED SYS INC	Common	92220P-10-5	70	1,000	SH	Sole	1,000
Vectren Corporation	Common	92240G-10-1	743	26,658	SH	Sole	26,658
Verizon Communications Inc	Common	92343V-10-4	2,085	55,997	SH	Sole	55,997
WAL MART STORES INC	Common	931142-10-3	186	3,500	SH	Sole	3,500
WALGREEN CO	Common	931422-10-9	425	10,000	SH	Sole	10,000
WASTE MGMT INC DEL	Common	94106L-10-9	75	2,000	SH	Sole	2,000
Wells Fargo & Company	Common	949746-10-1	7,158	255,086	SH	Sole	255,086
Wachovia Corp Ser L Conv Perp Pfd	Preferred	949746-80-4	1,483	1,400	SH	Sole	1,400
Windstream Corporation	Common	97381W-10-4	168	12,942	SH	Sole	12,942
Wintrust Financial Corporation	Common	97650W-10-8	7,418	230,523	SH	Sole	230,523
Xcel Energy, Inc.	Common	98389B-10-0	2,187	90,000	SH	Sole	90,000
Montpelier Re Holdings Ltd	Common	G62185-10-6	165	9,189	SH	Sole	9,189
Report Summary	Data Records 99		159,140			0 other managers on whose behalf report is filed	