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: Address:	United Fire & Casualty Company 118 Second Avenue SE Cedar Rapids IA 52401

Form 13F File Number:

The institutional investment manager filing this report and the person by whorr 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, anc tables, are considered integral parts of this form.

28-6427

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.):

[X] 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			

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	S CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ INVSTMNT CALL DSCRETN	OTHERVOTING AUTHORITY MANAGERS SOLE SHARED NONE
AT&T Inc	Common	00206R-10-2	3,193	101,660	SH	Sole	101,660
Abbott Laboratories	Common	002824-10-0	11,840	225,000		Sole	225,000
Agilysys Inc	Common	00847J-10-5	1,761	211,187		Sole	211,187
Alliant Energy Corporation ALTERA CORP	Common Common	018802-10-8 021441-10-0	4,969 232	122,200 5,000		Sole Sole	122,200 5,000
American Strategic Inc Port II	Common	030099-10-5	232	25,420		Sole	25,420
AMERISOURCEBERGEN CORP	Common	03073E-10-5	248	6,000		Sole	6,000
BCE Inc	Common	05534B-76-0	582	14,823		Sole	14,823
BRE Properties Inc	Common	05564E-10-6	898	18,000		Sole	18,000
Bank of America Corporation	Common	060505-10-4	1,534	140,000		Sole	140,000
BECTON DICKINSON & CO BED BATH & BEYOND INC	Common Common	075887-10-9 075896-10-0	172 350	2,000 6,000		Sole Sole	2,000 6,000
Bemis Company Inc	Common	081437-10-5	1,061	31,400		Sole	31,400
Boeing Company	Common	097023-10-5	5,545	75,000		Sole	75,000
CIT Group Inc	Common	125581-80-1	2,437	55,065		Sole	55,065
CAMPBELL SOUP CO	Common	134429-10-9	346	10,000		Sole	10,000
Cincinnati Financial Corp	Common	172062-10-1	9,346	320,276		Sole	320,276
	Common	191216-10-0	269	4,000		Sole Sole	4,000 4,000
COLGATE PALMOLIVE CO ConocoPhillips	Common Common	194162-10-3 20825C-10-4	350 756	4,000 10,059		Sole	10,059
CONSOLIDATED EDISON INC	Common	209115-10-4	80	1,500		Sole	1,500
Cummins Inc	Common	231021-10-6	7,967	76,980		Sole	76,980
DANAHER CORP DEL	Common	235851-10-2	212	4,000	SH	Sole	4,000
Dean Foods Company	Common	242370-10-4	98	8,000		Sole	8,000
Deere & Company	Common	244199-10-5	1,649	20,000		Sole	20,000
DOLLAR TREE INC	Common	256746-10-8	200 6 120	3,000 170,000		Sole Sole	3,000 170,000
Dow Chemical Company Duke Energy Corporation	Common Common	260543-10-3 26441C-10-5	6,120 2,790	170,000 148,192		Sole	148,192
Emerson Electric Co	Common	291011-10-4	2,790	146,192		Sole	12,600
EXPRESS SCRIPTS INC	Common	302182-10-0	216	4,000		Sole	4,000
Exxon Mobil Corporation	Common	30231G-10-2	3,255	40,000	SH	Sole	40,000
FACTSET RESH SYS INC	Common	303075-10-5	307	3,000		Sole	3,000
Federal-Mogul Corporation	Common	313549-40-4	878	38,457		Sole	38,457
Fidelity National Information	Common	31620M-10-6	300	9,758		Sole	9,758
Fidelity NationalFinancial Inc Frontier Communications Corp	Common Common	31620R-10-5 35906A-10-8	349 108	22,201 13,439		Sole Sole	22,201 13,439
Arthur J Gallagher & Co	Common	363576-10-9	295	10,321		Sole	10,321
GENERAL DYNAMICS CORP	Common	369550-10-8	373	5,000		Sole	5,000
General Electric Company	Common	369604-10-3	5,187	275,000		Sole	275,000
GenOn Energy Inc	Common	37244E-10-7	310	80,347		Sole	80,347
GILDAN ACTIVEWEAR INC	Common	375916-10-3	53	1,500		Sole	1,500
H J Heinz Company	Common	423074-10-3	2,398	45,000		Sole	45,000
Honeywell International Inc Hospira Inc	Common Common	438516-10-6 441060-10-0	2,264 907	38,000 16,000		Sole Sole	38,000 16,000
ITT CORP NEW	Common	450911-10-2	147	2,500		Sole	2,500
Intel Corporation	Common	458140-10-0	1,330	60,000		Sole	60,000
INTERNATIONAL BUSINESS MACHS	Common	459200-10-1	515	3,000	SH	Sole	3,000
JPMorgan Chase & Co	Common	46625H-10-0	2,364	57,736		Sole	57,736
JACOBS ENGR GROUP INC DEL	Common	469814-10-7	43	1,000		Sole	1,000
Johnson & Johnson JOS A BANK CLOTHIERS INC	Common	478160-10-4	2,528	38,000 1,500		Sole Sole	38,000 1,500
LINEAR TECHNOLOGY CORP	Common Common	480838-10-1 535678-10-6	75 132	4,000		Sole	4,000
LOWES COS INC	Common	548661-10-7	396	17,000		Sole	17,000
MCCORMICK & CO INC	Common	579780-20-6	99	2,000		Sole	2,000
MCDONALDS CORP	Common	580135-10-1	422	5,000	SH	Sole	5,000
Medtronic Inc	Common	585055-10-6	963	25,000		Sole	25,000
Merck & Co Inc	Common	58933Y-10-5	204	5,767		Sole	5,767
METLIFE INC NATIONAL PRESTO INDS INC	Common Common	59156R-10-8 637215-10-4	79 101	1,800 1,000		Sole Sole	1,800 1,000
Newell Rubbermaid Inc	Common	651229-10-6	722	45,766		Sole	45,766
Nicor Inc	Common	654086-10-7	2,190	40,000		Sole	40,000
NIKE INC	Common	654106-10-3	270	3,000		Sole	3,000
NOVELLUS SYS INC	Common	670008-10-1	181	5,000	SH	Sole	5,000
Old Republic International Cor	Common	680223-10-4	2,993	254,690		Sole	254,690
OMNICOM GROUP INC	Common	681919-10-6	144	3,000		Sole	3,000
ORACLE CORP PepsiCo Inc	Common	68389X-10-5	230	7,000 23,000		Sole Sole	7,000 23,000
Pepsico Inc Pfizer Inc	Common Common	713448-10-8 717081-10-3	1,620 824	23,000 40,000		Sole	40,000
Piper Jaffray Cos	Common	724078-10-0	240	8,329		Sole	8,329
PLAINS ALL AMER PIPELINE LP	Common	726503-10-5	192	3,000		Sole	3,000
Procter & Gamble Company	Common	742718-10-9	4,831	76,000	SH	Sole	76,000
Progress Energy Inc	Common	743263-10-5	918	19,131		Sole	19,131
Progress Energy Inc CVO	Common	743263-AA-3	0	15,000		Sole	15,000
	Common	74727A-10-4	742	83,181		Sole Sole	83,181 2,000
ROYAL BK SCOTLAND GROUP PLC	Preferred	780097-87-9 780259-20-6	45 2,845	2,000 40,000		Sole	2,000 40,000
Roval Dutch Shell ADP	Common			+0,000	011	0016	-0,000
Royal Dutch Shell ADR Schlumberger Limited	Common Common			30 000	SH	Sole	30.000
Royal Dutch Shell ADR Schlumberger Limited SMUCKER J M CO	Common Common Common	806857-10-8 832696-40-5	2,592 306	30,000 4,000		Sole Sole	30,000 4,000
Schlumberger Limited	Common	806857-10-8	2,592		SH		
Schlumberger Limited SMUCKER J M CO	Common Common	806857-10-8 832696-40-5	2,592 306	4,000	SH SH SH	Sole	4,000

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 Rec	ords 99	159,140		0 other m	anagers on whose be	half report is filed