

UNITED FIRE & CASUALTY CO  
Form 8-K  
July 28, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(d) OF THE**  
**SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): July 27, 2004

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**United Fire & Casualty Company**

(Exact name of registrant as specified in its charter)

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**Iowa**  
(State or Other Jurisdiction  
of Incorporation)

**2-39621**  
(Commission File No.)

**42-0644327**  
(IRS Employer  
Identification No.)

**118 Second Avenue, S.E., Cedar Rapids, Iowa**  
(Address of principal executive offices)

**52407**  
(Zip Code)

Registrant's telephone number, including area code: 319-399-5700



**Item 7. Financial Statements and Exhibits.**

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

The following exhibits are furnished herewith.

Exhibit 99.1 Press Release, dated July 27, 2004, announcing our financial results for the quarter ended June 30, 2004.

**Item 12. Results of Operations and Financial Condition.**

On July 27, 2004, we issued a press release announcing our financial results for the quarter ended June 30, 2004. The release is furnished as Exhibit 99.1 hereto. The information in this Current Report is being furnished and shall not be deemed filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that Section. The information in this Current Report shall not be incorporated by reference into any registration statement or other document filed with the Commission.

**Signatures**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

United Fire & Casualty Company  
(Registrant)

July 28, 2004  
(Date)

/s/ John A. Rife

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John A. Rife, Chief Executive Officer