

UNITED FIRE GROUP INC  
Form 8-K  
September 06, 2012  
UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 6, 2012

United Fire Group, Inc.  
(Exact name of registrant as specified in its charter)

Iowa	001-34257	45-2302834
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
118 Second Avenue, S.E., Cedar Rapids, Iowa	52407	
(Address of principal executive offices)	(Zip Code)	

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

---

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

Item 7.01. Regulation FD Disclosure.

The management of United Fire Group, Inc. participated in the Keefe, Bruyette & Woods 2012 Insurance Conference on September 6, 2012. Randy A. Ramlo, president and chief executive officer, Michael T. Wilkins, executive vice president, and Dianne M. Lyons, vice president and chief financial officer, presented at the conference. A replay of the webcast of the presentation is available on the Investor Relations section of United Fire Group's website at [www.unitedfiregroup.com](http://www.unitedfiregroup.com).

Exhibit 99.1 is a copy of the presentation materials used in management's presentation at the Keefe, Bruyette & Woods 2012 Insurance Conference. A copy of the presentation materials will be posted in the Investor Relations section of our website ([www.unitedfiregroup.com](http://www.unitedfiregroup.com)) under Presentations, for a period of 14 days following the presentation. The presentation materials are being furnished pursuant to Item 7.01, and the information contained therein shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section. Furthermore, the information contained in Exhibit 99.1 shall not be deemed to be incorporated by reference into our filings under the Securities Act of 1933.

Disclosure of forward-looking statements

This release may contain forward-looking statements about our operations, anticipated performance and other similar matters. The Private Securities Litigation Reform Act of 1995 provides a safe harbor under the Securities Act of 1933 and the Securities Exchange Act of 1934 for forward-looking statements. The forward-looking statements are not historical facts and involve risks and uncertainties that could cause actual results to differ materially from those expected and/or projected. Such forward-looking statements are based on current expectations, estimates, forecasts and projections about our company, the industry in which we operate, and beliefs and assumptions made by management. Words such as "expect(s)," "anticipate(s)," "intend(s)," "plan(s)," "believe(s)," "continue(s)," "seek(s)," "estimate(s)," "goal(s)," "target(s)," "forecast(s)," "project(s)," "predict(s)," "should," "could," "may," "will continue," "might," "hope," "can" and words and terms of similar meaning or expression in connection with a discussion of future operating, financial performance or financial condition, are intended to identify forward-looking statements. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Therefore, actual outcomes and results may differ materially from what is expressed in such forward-looking statements. Information concerning factors that could cause actual results to differ materially from those in the forward-looking statements is contained in Part I

Item 1A "Risk Factors" of our annual report on Form 10-K for the year ended December, 31, 2011, filed with the SEC on March 15, 2012; in our report on Form 10-Q for the quarter ended March 31, 2012, filed with the SEC on May 10, 2012; and in our report on Form 10-Q for the quarter ended June 20, 2012, filed with the SEC on August 8, 2012. The risks identified on Form 10-K are representative of the risks, uncertainties, and assumptions that could cause actual outcomes and results to differ materially from what is expressed in forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release or as of the date they are made.

Item 8.01. Other Events.

The management of United Fire Group, Inc. participated in the Keefe, Bruyette & Woods 2012 Insurance Conference on September 6, 2012. Randy A. Ramlo, president and chief executive officer, Michael T. Wilkins, executive vice president, and Dianne M. Lyons, vice president and chief financial officer, presented at the conference. A replay of the webcast of the presentation is available on the Investor Relations section of United Fire Group's website at [www.unitedfiregroup.com](http://www.unitedfiregroup.com).

Exhibit 99.1 is a copy of the presentation materials used in management's presentation at the Keefe, Bruyette & Woods 2012 Insurance Conference. A copy of the presentation materials will be posted in the Investor Relations section of our website ([www.unitedfiregroup.com](http://www.unitedfiregroup.com)) under Presentations, for a period of 14 days following the presentation. The presentation materials are being furnished pursuant to Item 8.01, and the information contained therein shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, or otherwise subject to the liabilities under that Section. Furthermore, the information contained in Exhibit 99.1 shall not be deemed to be incorporated by reference into our filings under the Securities Act of 1933.

Item 9.01. Financial Statements and Exhibits.

(a) Not applicable.

(b) Not applicable.

(c) Not applicable.

(d) Exhibits.

Exhibit Number	Description of Exhibit
99.1	Presentation materials dated September 6, 2012, and used by management at the Keefe, Bruyette & Woods 2012 Insurance Conference.

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

Date: September 6, 2012

By: /s/ Randy A. Ramlo  
Name: Randy A. Ramlo  
Title: President and Chief Executive Officer

EXHIBIT INDEX

Exhibit Number	Description of Exhibit
99.1	Presentation materials dated September 6, 2012, and used by management at the Keefe, Bruyette & Woods 2012 Insurance Conference.

5