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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
July 19, 2005

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, 2005

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 Ave., S.E.  
Cedar Rapids, IA 52407

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: Dianne M. Lyons  
Title: Controller  
Phone: 319-399-5723

Signature, Place and Date of Signing:

/s/ Dianne M. Lyons Cedar Rapids, IA 07/19/2005  
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Dianne M. Lyons

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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 64

Form 13F Information Table Value Total: \$150,880 (in thousands)

List of Other Included Managers: NONE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMNT DSCRETN
Abbott Laboratories	Common	002824100	7,842	160,000	SH		Sole
Agilysys Inc	Common	00847J105	4,987	317,666	SH		Sole
Alderwoods Group Inc	Common	014383103	551	38,421	SH		Sole
Alliant Energy Corporation	Common	018802108	3,440	122,200	SH		Sole
ALLTEL Corporation	Common	020039103	780	12,518	SH		Sole
American Strategic Inc Port II	Common	030099105	297	25,420	SH		Sole
Anheuser-Busch Companies Inc	Common	035229103	183	4,000	SH		Sole
BCE Inc	Common	05534B109	384	16,200	SH		Sole
BRE Properties Inc	Common	05564E106	753	18,000	SH		Sole
Bank of America Corporation	Common	060505104	6,385	140,000	SH		Sole
Bell South Corporation	Common	079860102	425	16,000	SH		Sole
Bemis Company Inc	Common	081437105	833	31,400	SH		Sole
Boeing Company	Common	097023105	2,310	35,000	SH		Sole
Burlington Northern Santa Fe	Common	12189T104	761	16,158	SH		Sole
Burlington Resources Inc	Common	122014103	770	13,944	SH		Sole
Cincinnati Financial Corp	Common	172062101	12,670	320,276	SH		Sole
Cummins Inc	Common	231021106	1,458	19,545	SH		Sole
Dean Foods Company	Common	242370104	1,701	48,261	SH		Sole
Del Monte Foods Co	Common	24522P103	216	20,097	SH		Sole
Dow Chemical Company	Common	260543103	2,672	60,000	SH		Sole
Duke Energy Corporation	Common	264399106	4,406	148,192	SH		Sole
Duquesne Light Holdings Inc	Common	266233105	1,214	65,000	SH		Sole
Emerson Electric Co	Common	291011104	395	6,300	SH		Sole
Exxon Mobil Corporation	Common	30231G102	2,299	40,000	SH		Sole
Fidelity National Financial In	Common	316326107	648	18,158	SH		Sole
Arthur J Gallagher & Co	Common	363576109	280	10,321	SH		Sole
General Electric Company	Common	369604103	7,277	210,000	SH		Sole
Greater Bay Bancorp	Common	391648102	527	20,000	SH		Sole
H J Heinz Company	Common	423074103	1,594	45,000	SH		Sole
Honeywell International Inc	Common	438516106	1,282	35,000	SH		Sole
Hospira Inc	Common	441060100	624	16,000	SH		Sole
Intel Corporation	Common	458140100	260	10,000	SH		Sole
JPMorgan Chase & Co	Common	46625H100	2,039	57,736	SH		Sole
Johnson & Johnson	Common	478160104	1,950	30,000	SH		Sole
Keycorp	Common	493267108	1,160	35,000	SH		Sole
MCI Inc.	Common	552691107	866	33,694	SH		Sole
Newell Rubbermaid Inc	Common	651229106	853	35,766	SH		Sole

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Nicor Inc	Common	654086107	1,647	40,000	SH	Sole
Ohio Casualty Corporation	Common	677240103	242	10,000	SH	Sole
Old Republic International Cor	Common	680223104	4,546	179,752	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754105	355	30,000	SH	Sole
PepsiCo Inc	Common	713448108	1,079	20,000	SH	Sole
Pfizer Inc	Common	717081103	827	30,000	SH	Sole
Piper Jaffray Cos	Common	724078100	253	8,329	SH	Sole
Procter & Gamble Company	Common	742718109	3,482	66,000	SH	Sole
Progress Energy Inc	Common	743263105	865	19,131	SH	Sole
QCR Holdings Inc	Common	74727A104	1,747	83,181	SH	Sole
Royal Dutch Petroleum Company	Common	780257804	1,947	30,000	SH	Sole
SBC Communications Inc	Common	78387G103	1,875	78,960	SH	Sole
SAFECO Corporation	Common	786429100	2,530	46,550	SH	Sole
Schering-Plough Corporation	Common	806605101	191	10,000	SH	Sole
Sempra Energy	Common	816851109	507	12,285	SH	Sole
Shopko Stores Inc	Common	824911101	486	20,000	SH	Sole
TNT N V	Common	87260W101	102	4,034	SH	Sole
TXU Corporation	Common	873168108	2,493	30,000	SH	Sole
Terra Industries Inc.	Common	880915103	597	87,670	SH	Sole
U S Bancorp	Common	902973304	23,529	805,784	SH	Sole
Vectren Corporation	Common	92240G101	766	26,658	SH	Sole
Verizon Communications Inc	Common	92343V104	1,266	36,648	SH	Sole
Wachovia Corporation	Common	929903102	1,488	30,008	SH	Sole
Wells Fargo & Company	Common	949746101	7,216	117,176	SH	Sole
Wintrust Financial Corporation	Common	97650W108	12,068	230,523	SH	Sole
Xcel Energy, Inc.	Common	98389B100	1,366	70,000	SH	Sole
Montpelier Re Holdings Ltd	Common	G62185106	318	9,189	SH	Sole

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Report Summary	Data Records	64	150,880	0 other managers o
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