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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
August 14, 2002

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, 2002

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 08-14-02

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

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Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 90

Form 13F Information Table Value Total: \$ 117,009 (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	INVT DISCR
AOL Time Warner Inc	Common	00184a-10-5	215	14,600			Defin
Abbott Laboratories	Common	002824-10-0	5,648	150,000			Sole
Alderwoods Group Inc	Common	014383-10-3	291	38,421			Sole
Alliant Energy Corporation	Common	018802-10-8	2,113	82,200			Sole
ALLTEL Corporation	Common	020039-10-3	588	12,518			Sole
American Express Co	Common	025816-10-9	297	8,175			Defin
American Strategic Inc Port II	Common	030099-10-5	345	25,420			Sole
Anheuser-Busch Companies Inc Common	Common	035229-10-3	200	4,000			Sole
Applied Materials Inc	Common	038222-10-5	291	15,300			Defin
Automatic Data Processing	Common	053015-10-3	222	5,100			Defin
BCE Inc	Common	05534B-10-9	282	16,200			Sole
BRE Properties Inc	Common	05564E-10-6	560	18,000			Sole
Bank of America Corporation	Common	060505-10-4	4,222	60,000			Sole
Bank One Corporation	Common	06423A-10-3	1,683	43,740			Sole
Bell South Corporation	Common	079860-10-2	504	16,000			Sole
Bemis Company Inc	Common	081437-10-5	413	8,700			Sole
Boeing Company	Common	097023-10-5	1,575	35,000			Sole
Burlington Northern Santa Fe	Common	12189T-10-4	485	16,158			Sole
Burlington Resources Inc	Common	122014-10-3	265	6,972			Sole
CVS Corp Delaware	Common	126650-10-0	216	7,050			Defin
Cincinnati Financial Corp	Common	172062-10-1	13,517	290,500			Sole
Citigroup Inc	Common	172967-10-1	229	5,916			Defin
Corrections Corp of America	Common	22025Y-40-7	15	894			Sole
Cummins Inc	Common	231021-10-6	647	19,545			Sole
Dean Foods Company	Common	242370-10-4	1,200	32,174			Sole
Devon Energy Corp	Bonds	25179M-AA-1	199	200,000			Sole
Dow Chemical Company	Common	260543-10-3	2,063	60,000			Sole
Duke Energy Corporation	Common	264399-10-6	2,488	80,000			Sole
Emerson Electric Co	Common	291011-10-4	337	6,300			Sole
Equity Residential Properties Trust Series G Convertible	Preferred	29476L-85-9	251	10,000			Sole
Exxon Mobil Corporation	Common	30231G-10-2	1,637	40,000			Sole
Exxon Mobil Corp	Common	30231G-10-2	232	5,675			Defin
Fannie Mae	Common	313586-10-9	247	3,350			Defin
Federal Signal Corporation	Common	313855-10-8	1,797	74,864			Sole
Fidelity National Information Solutions, Inc.	Common	31620P-10-9	477	19,890			Sole
Ford Motor Company	Common	345370-86-0	480	30,000			Sole
Arthur J Gallagher & Co	Common	363576-10-9	358	10,321			Sole
General Electric Company	Common	369604-10-3	5,810	200,000			Sole

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General Elec Co	Common	369604-10-3	216	7,450	Defin
H J Heinz Company	Common	423074-10-3	1,850	45,000	Sole
Hewlett Packard Co	Common	428236-10-3	219	14,349	Defin
Honeywell International Inc	Common	438516-10-6	881	25,000	Sole
Honeywell International Inc	Common	438516-10-6	204	5,793	Defin
Intel Corporation	Common	458140-10-0	183	10,000	Sole
Intel Corp	Common	458140-10-0	195	10,650	Defin
J P Morgan Chase & Co	Common	46625h-10-0	232	6,850	Defin
Johnson & Johnson	Common	478160-10-4	308	5,900	Defin
Kerr-McGee Corp	Bonds	492386-AP-2	221	200,000	Sole
King Pharmaceutical	Common	495582-10-8	243	10,900	Defin
Lucent Technologies	Common	549463-10-7	5	2,900	Defin
Merrill Lynch & Co Inc	Common	590188-10-8	238	5,875	Defin
Motorola Inc	Common	620076-10-9	875	60,000	Sole
Newell Rubbermaid Inc	Common	651229-10-6	553	15,766	Sole
Nicor Inc	Common	654086-10-7	915	20,000	Sole
Nortel Networks Corporation	Common	656568-10-2	37	25,440	Sole
Ohio Casualty Corporation	Common	677240-10-3	209	10,000	Sole
Old Republic International Cor	Common	680223-10-4	2,935	93,168	Sole
Penford Corporation	Common	707051-10-8	362	20,000	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	585	30,000	Sole
PepsiCo Inc	Common	713448-10-8	482	10,000	Sole
Pfizer	Common	717081-10-3	205	5,850	Defin
Pioneer-Standard Electronics	Common	723877-10-6	2,905	279,571	Sole
Procter & Gamble Company	Common	742718-10-9	2,500	28,000	Sole
Progress Energy Inc	Common	743263-10-5	995	19,131	Sole
Progress Energy Inc Contingent Valuation Obligation	Common	743263-AA-3	4	15,000	Sole
QCR Holdings Inc	Common	74727A-10-4	673	45,454	Sole
Royal Bank of Scotland Group Series C	Preferred	780097-40-8	25	1,000	Sole
SBC Communications Inc	Common	78387G-10-3	2,408	78,960	Sole
SBC Communications Inc	Common	78387g-10-3	242	7,950	Defin
SAFECO Corporation	Common	786429-10-0	1,438	46,550	Sole
Safeway Inc	Common	786514-20-8	150	5,125	Defin
St Paul Companies Inc	Common	792860-10-8	847	21,774	Sole
Schering Plough Corp	Common	806605-10-1	162	6,600	Defin
Shopko Stores Inc	Common	824911-10-1	404	20,000	Sole
Smucker J M Co	Common	832696-40-5	19	560	Sole
TXU Corporation	Common	873168-10-8	1,547	30,000	Sole
Tellabs Inc	Common	879664-10-0	132	21,300	Defined
Texas Instruments	Common	882508-10-4	223	9,400	Defined
TPG NV	Common	892339-10-2	91	4,034	Sole
U S Bancorp	Common	902973-30-4	19,717	844,416	Sole
US Bancorp	Common	902973-30-4	267	11,450	Defined
Vectren Corporation	Common	92240G-10-1	669	26,658	Sole
Verizon Communications Inc	Common	92343V-10-4	1,471	36,648	Sole
Wachovia Corporation	Common	929903-10-2	1,146	30,008	Sole
Wells Fargo & Company	Common	949746-10-1	5,866	117,176	Sole
Wintrust Financial Corporation	Common	97650W-10-8	7,969	230,523	Sole
Wyeth Corp	Common	983024-10-0	251	4,900	Defined
Xcel Energy, Inc.	Common	98389B-10-0	335	20,000	Sole
Agere Systems CL A	Common	00845v-10-0	-	31	Defined
Agere Systems CL B	Common	00845v-20-9	1	767	Defined

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Report Summary

90 Data Records

\$ 117,009

0 other manag