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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
March 18, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 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 03-18-03

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: 83

Form 13F Information Table Value Total: \$ 103,742 (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	INVSTMN DSCRETN
Abbott Laboratories	Common	002824-10-0	6,000	150,000	SH		Sole
Alderwoods Group Inc.	Common	014383-10-3	182	38,421	SH		Sole
Alliant Energy	Common	018802-10-8	136	8,225	SH		Defined
Alliant Energy Corporation	Common	018802-10-8	2,022	122,200	SH		Sole
ALLTEL Corporation	Common	020039-10-3	638	12,518	SH		Sole
American Express Co	Common	025816-10-9	289	8,175	SH		Defined
American Strategic Inc Port II	Common	030099-10-5	323	25,420	SH		Sole
Anheuser-Busch Companies Inc	Common	035229-10-3	194	4,000	SH		Sole
Applied Materials Inc	Common	038222-10-5	199	15,300	SH		Defined
Automatic Data Processing	Common	053015-10-3	200	5,100	SH		Defined
BCE Inc.	Common	05534B-10-9	292	16,200	SH		Sole
BRE Properties Inc	Common	05564E-10-6	562	18,000	SH		Sole
Bank of America Corporation	Common	060505-10-4	4,174	60,000	SH		Sole
Bank One Corporation	Common	06423A-10-3	1,599	43,740	SH		Sole
Bell South Corporation	Common	079860-10-2	414	16,000	SH		Sole
Bemis Company Inc	Common	081437-10-5	432	8,700	SH		Sole
Boeing Company	Common	097023-10-5	1,155	35,000	SH		Sole
Burlington Northern Santa Fe	Common	12189T-10-4	420	16,158	SH		Sole
Burlington Resources Inc	Common	122014-10-3	297	6,972	SH		Sole
CVS Corp. Delaware	Common	126650-10-0	176	7,050	SH		Defined
Cincinnati Financial Corp	Common	172062-10-1	10,908	290,500	SH		Sole
Citigroup Inc.	Common	172967-10-1	208	5,916	SH		Defined
Cummins Inc.	Common	231021-10-6	550	19,545	SH		Sole
Dean Foods Company	Common	242370-10-4	1,194	32,174	SH		Sole
Del Monte Foods Co.	Common	24522P-10-3	155	20,097	SH		Sole
Dow Chemical Company	Common	260543-10-3	1,782	60,000	SH		Sole
Duke Energy Corporation	Common	264399-10-6	1,563	80,000	SH		Sole
Emerson Electric Co.	Common	291011-10-4	320	6,300	SH		Sole
Exxon Mobil Corp.	Common	30231G-10-2	198	5,675	SH		Defined
Exxon Mobil Corporation	Common	30231G-10-2	1,398	40,000	SH		Sole
Fannie Mae	Common	313586-10-9	216	3,350	SH		Defined
Federal Signal Corporation	Common	313855-10-8	1,454	74,864	SH		Sole
Fidelity National Information	Common	31620P-10-9	343	19,890	SH		Sole
First Data Corporation	Common	319963-10-4	220	6,200	SH		Defined
Ford Motor Company	Common	345370-86-0	279	30,000	SH		Sole
Arthur J Gallagher & Co.	Common	363576-10-9	303	10,321	SH		Sole
General Elec Co.	Common	369604-10-3	181	7,450	SH		Defined
General Electric Company	Common	369604-10-3	5,114	210,000	SH		Sole
H J Heinz Company	Common	423074-10-3	1,479	45,000	SH		Sole
Hewlett Packard Co.	Common	428236-10-3	249	14,349	SH		Defined
Home Depot Inc.	Common	437076-10-2	163	6,800	SH		Defined

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Honeywell International Inc.	Common	438516-10-6	248	10,318	SH	Defined
Honeywell International Inc.	Common	438516-10-6	600	25,000	SH	Sole
Intel Corporation	Common	458140-10-0	166	10,650	SH	Defined
Intel Corporation	Common	458140-10-0	156	10,000	SH	Sole
J P Morgan Chase & Co.	Common	46625h-10-0	164	6,850	SH	Defined
Johnson & Johnson	Common	478160-10-4	317	5,900	SH	Defined
Johnson & Johnson	Common	478160-10-4	537	10,000	SH	Sole
King Pharmaceutical	Common	495582-10-8	187	10,900	SH	Defined
Merrill Lynch & Co Inc.	Common	590188-10-8	223	5,875	SH	Defined
Motorola Inc.	Common	620076-10-9	519	60,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	478	15,766	SH	Sole
Nicor Inc.	Common	654086-10-7	681	20,000	SH	Sole
Ohio Casualty Corporation	Common	677240-10-3	130	10,000	SH	Sole
Old Republic International Corp.	Common	680223-10-4	2,609	93,168	SH	Sole
Penford Corporation	Common	707051-10-8	282	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	318	30,000	SH	Sole
PepsiCo Inc.	Common	713448-10-8	844	20,000	SH	Sole
Pfizer	Common	717081-10-3	179	5,850	SH	Defined
Pioneer-Standard Electronics	Common	723877-10-6	2,566	279,571	SH	Sole
Procter & Gamble Company	Common	742718-10-9	2,406	28,000	SH	Sole
Progress Energy Inc.	Common	743263-10-5	829	19,131	SH	Sole
QCR Holdings Inc.	Common	74727A-10-4	768	45,454	SH	Sole
SBC Communications Inc.	Common	78387g-10-3	216	7,950	SH	Defined
SBC Communications Inc.	Common	78387G-10-3	2,141	78,960	SH	Sole
SAFECO Corporation	Common	786429-10-0	1,614	46,550	SH	Sole
Safeway Inc.	Common	786514-20-8	120	5,125	SH	Defined
St Paul Companies Inc.	Common	792860-10-8	741	21,774	SH	Sole
Schering Plough Corp.	Common	806605-10-1	147	6,600	SH	Defined
Shopko Stores Inc.	Common	824911-10-1	249	20,000	SH	Sole
Smucker J M Co.	Common	832696-40-5	22	560	SH	Sole
TXU Corporation	Common	873168-10-8	560	30,000	SH	Sole
Texas Instruments	Common	882508-10-4	206	13,750	SH	Defined
TPG NV	Common	892339-10-2	66	4,034	SH	Sole
US Bancorp	Common	902973-30-4	17,919	844,416	SH	Sole
US Bancorp	Common	902973-30-4	243	11,450	SH	Defined
Vectren Corporation	Common	92240G-10-1	613	26,658	SH	Sole
Verizon Communications Inc.	Common	92343V-10-4	1,420	36,648	SH	Sole
Wachovia Corporation	Common	929903-10-2	1,093	30,008	SH	Sole
Wells Fargo & Company	Common	949746-10-1	5,492	117,176	SH	Sole
Wintrust Financial Corporation	Common	97650W-10-8	7,220	230,523	SH	Sole
Wyeth Corp	Common	983024-10-0	252	6,725	SH	Defined
Xcel Energy, Inc.	Common	98389B-10-0	220	20,000	SH	Sole

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Report Summary 83 Data Records \$ 103,742 0 other managers o