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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
November 13, 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: September 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 Avenue, 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 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 11-11-02

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: 91

Form 13F Information Table Value Total: \$99,505 (thousands)

List of Other Included Managers: None

## FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x \$1,000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMN DCRETN
Abbott Laboratories	Common	002824-10-0	6,060	150,000	SH		Sole
Agere Systems CL A	Common	00845v-10-0	-	31	SH		Defined
Agere Systems CL B	Common	00845v-20-9	1	767	SH		Defined
Alderwoods Group Inc	Common	014383-10-3	250	38,421	SH		Sole
Alliant Energy	Common	018802-10-8	158	8,225	SH		Defined
Alliant Energy Corporation	Common	018802-10-8	2,352	122,200	SH		Sole
ALLTEL Corporation	Common	020039-10-3	502	12,518	SH		Sole
American Express Co	Common	025816-10-9	255	8,175	SH		Defined
American Strategic Inc Port II	Common	030099-10-5	330	25,420	SH		Sole
Anheuser-Busch Companies Inc Common	Common	035229-10-3	202	4,000	SH		Sole
Applied Materials Inc	Common	038222-10-5	177	15,300	SH		Defined
Arthur J Gallagher & Co	Common	363576-10-9	254	10,321	SH		Sole
Automatic Data Processing	Common	053015-10-3	177	5,100	SH		Defined
Bank of America Corporation	Common	060505-10-4	3,828	60,000	SH		Sole
Bank One Corporation	Common	06423A-10-3	1,636	43,740	SH		Sole
BCE Inc	Common	05534B-10-9	287	16,200	SH		Sole
Bell South Corporation	Common	079860-10-2	294	16,000	SH		Sole
Bemis Company Inc	Common	081437-10-5	430	8,700	SH		Sole
Boeing Company	Common	097023-10-5	1,195	35,000	SH		Sole
BRE Properties Inc	Common	05564E-10-6	554	18,000	SH		Sole
Burlington Northern Santa Fe	Common	12189T-10-4	386	16,158	SH		Sole
Burlington Resources Inc	Common	122014-10-3	267	6,972	SH		Sole
Cincinnati Financial Corp	Common	172062-10-1	10,336	290,500	SH		Sole
Citigroup Inc	Common	172967-10-1	175	5,916	SH		Defined
Cummins Inc	Common	231021-10-6	462	19,545	SH		Sole
CVS Corp Delaware	Common	126650-10-0	179	7,050	SH		Defined
Dean Foods Company	Common	242370-10-4	1,280	32,174	SH		Sole
Devon Energy Corp	Debt	25179M-AA-1	199	200,000	PRN		Sole
Dow Chemical Company	Common	260543-10-3	1,639	60,000	SH		Sole
Duke Energy Corporation	Common	264399-10-6	1,564	80,000	SH		Sole
Duke Energy Corporation 8.0% 11/16/04SerB	Preferred	264399-58-5	1,289	80,000	SH		Sole
Emerson Electric Co	Common	291011-10-4	277	6,300	SH		Sole
Equity Residential Properties Tr Ser G Conv Pfd	Preferred	29476L-85-9	234	10,000	SH		Sole
Exxon Mobil Corp	Common	30231G-10-2	181	5,675	SH		Defined
Exxon Mobil Corporation	Common	30231G-10-2	1,276	40,000	SH		Sole

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Fannie Mae	Common	313586-10-9	199	3,350	SH	Defined
Federal Signal Corporation	Common	313855-10-8	1,379	74,864	SH	Sole
Fidelity National Information Solutions, Inc.	Common	31620P-10-9	304	19,890	SH	Sole
Ford Motor Company	Common	345370-86-0	294	30,000	SH	Sole
General Elec Co	Common	369604-10-3	184	7,450	SH	Defined
General Electric Company	Common	369604-10-3	5,177	210,000	SH	Sole
H J Heinz Company	Common	423074-10-3	1,502	45,000	SH	Sole
Hewlett Packard Co	Common	428236-10-3	167	14,349	SH	Defined
Home Depot Inc	Common	437076-10-2	177	6,800	SH	Defined
Honeywell International Inc	Common	438516-10-6	542	25,000	SH	Sole
Honeywell International Inc	Common	438516-10-6	125	5,793	SH	Defined
Intel Corp	Common	458140-10-0	148	10,650	SH	Defined
Intel Corporation	Common	458140-10-0	139	10,000	SH	Sole
J P Morgan Chase & Co	Common	46625h-10-0	130	6,850	SH	Defined
Johnson & Johnson	Common	478160-10-4	541	10,000	SH	Sole
Johnson & Johnson	Common	478160-10-4	319	5,900	SH	Defined
Kerr-McGee Corp	Debt	492386-AP-2	214	200,000	PRN	Sole
King Pharmaceutical	Common	495582-10-8	198	10,900	SH	Defined
Lucent Technologies	Common	549463-10-7	2	2,900	SH	Defined
Merrill Lynch & Co Inc	Common	590188-10-8	194	5,875	SH	Defined
Motorola Inc	Common	620076-10-9	611	60,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	487	15,766	SH	Sole
Nicor Inc	Common	654086-10-7	564	20,000	SH	Sole
Ohio Casualty Corporation	Common	677240-10-3	163	10,000	SH	Sole
Old Republic International Cor	Common	680223-10-4	2,644	93,168	SH	Sole
Penford Corporation	Common	707051-10-8	270	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	250	30,000	SH	Sole
PepsiCo Inc	Common	713448-10-8	739	20,000	SH	Sole
Pfizer	Common	717081-10-3	170	5,850	SH	Defined
Pioneer-Standard Electronics	Common	723877-10-6	2,024	279,571	SH	Sole
Procter & Gamble Company	Common	742718-10-9	2,503	28,000	SH	Sole
Progress Energy Inc	Common	743263-10-5	782	19,131	SH	Sole
QCR Holdings Inc	Common	74727A-10-4	670	45,454	SH	Sole
SAFECO Corporation	Common	786429-10-0	1,479	46,550	SH	Sole
Safeway Inc	Common	786514-20-8	114	5,125	SH	Defined
SBC Communications Inc	Common	78387G-10-3	1,587	78,960	SH	Sole
SBC Communications Inc	Common	78387g-10-3	160	7,950	SH	Defined
Schering Plough Corp	Common	806605-10-1	141	6,600	SH	Defined
Shopko Stores Inc	Common	824911-10-1	261	20,000	SH	Sole
Smucker J M Co	Common	832696-40-5	21	560	SH	Sole
St Paul Companies Inc	Common	792860-10-8	625	21,774	SH	Sole
Tellabs Inc	Common	879664-10-0	87	21,300	SH	Define
Texas Instruments	Common	882508-10-4	139	9,400	SH	Define
TPG NV	Common	892339-10-2	68	4,034	SH	Sole
Travelers Property & Casualty Corp A	Common	89420g-10-9	3	255	SH	Define
Travelers Property & Casualty Corp B	Common	89420g-40-6	7	525	SH	Define
TXU Corporation	Common	873168-10-8	1,251	30,000	SH	Sole
U S Bancorp	Common	902973-30-4	15,689	844,416	SH	Sole
US Bancorp	Common	902973-30-4	213	11,450	SH	Define
Vectren Corporation	Common	92240G-10-1	586	26,658	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	1,006	36,648	SH	Sole
Wachovia Corporation	Common	929903-10-2	981	30,008	SH	Sole
Wells Fargo & Company	Common	949746-10-1	5,643	117,176	SH	Sole

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Wintrust Financial Corporation	Common	97650W-10-8	6,604	230,523	SH	Sole
Wyeth Corp	Common	983024-10-0	156	4,900	SH	Define
Xcel Energy, Inc.	Common	98389B-10-0	186	20,000	SH	Sole
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Report Summary		91 Data Records		\$99,505		0 other manag