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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
May 13, 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: March 31, 2003

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 05-13-03

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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 84

Form 13F Information Table Value Total: \$96,885 (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 DCRETN	OT MAN
Abbott Laboratories	Common	002824-10-0	5,642	150,000	SH		Sole	
Alderwoods Group Inc	Common	014383-10-3	134	38,421	SH		Sole	
Alliant Energy Corporation	Common	018802-10-8	1,964	122,200	SH		Sole	
Alliant Energy Corporation	Common	018802-10-8	132	8,225	SH		Defined	
ALLTEL Corporation	Common	020039-10-3	560	12,518	SH		Sole	
American Express Co	Common	025816-10-9	272	8,175	SH		Defined	
American Strategic Inc Port II	Common	030099-10-5	336	25,420	SH		Sole	
Anheuser-Busch Companies Inc	Common	035229-10-3	186	4,000	SH		Sole	
Applied Materials Inc	Common	038222-10-5	192	15,300	SH		Defined	
Automatic Data Processing	Common	053015-10-3	157	5,100	SH		Defined	
BCE Inc	Common	05534B-10-9	297	16,200	SH		Sole	
BRE Properties Inc	Common	05564E-10-6	530	18,000	SH		Sole	
Bank of America Corporation	Common	060505-10-4	4,010	60,000	SH		Sole	
Bank One Corporation	Common	06423A-10-3	1,514	43,740	SH		Sole	
Bell South Corporation	Common	079860-10-2	347	16,000	SH		Sole	
Bemis Company Inc	Common	081437-10-5	366	8,700	SH		Sole	
Boeing Company	Common	097023-10-5	877	35,000	SH		Sole	
CVS Corp Delaware	Common	126650-10-0	168	7,050	SH		Defined	
Cardinal Health Inc.	Common	14149Y-10-8	198	3,475	SH		Defined	
Cincinnati Financial Corp	Common	172062-10-1	10,188	290,500	SH		Sole	
Citigroup Inc	Common	172967-10-1	204	5,916	SH		Defined	
Cummins Inc	Common	231021-10-6	481	19,545	SH		Sole	
Dean Foods Company	Common	242370-10-4	1,381	32,174	SH		Sole	
Del Monte Foods Co	Common	24522P-10-3	150	20,097	SH		Sole	
Dow Chemical Company	Common	260543-10-3	1,657	60,000	SH		Sole	
Duke Energy Corporation	Common	264399-10-6	1,163	80,000	SH		Sole	
Emerson Electric Co	Common	291011-10-4	286	6,300	SH		Sole	
Exxon Mobil Corporation	Common	30231G-10-2	1,398	40,000	SH		Sole	
Exxon Mobil Corporation	Common	30231G-10-2	198	5,675	SH		Defined	
Fannie Mae	Common	313586-10-9	219	3,350	SH		Defined	
Federal Signal Corporation	Common	313855-10-8	1,063	74,864	SH		Sole	
Fidelity National Information Solutions, Inc.	Common	31620P-10-9	352	19,890	SH		Sole	
First Data Corp.	Common	319963-10-4	229	6,200	SH		Defined	
Ford Motor Company	Common	345370-86-0	226	30,000	SH		Sole	
Arthur J Gallagher & Co	Common	363576-10-9	253	10,321	SH		Sole	
General Electric Company	Common	369604-10-3	5,355	210,000	SH		Sole	
General Electric Company	Common	369604-10-3	190	7,450	SH		Defined	

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Greater Bay Bancorp	Common	391648-10-2	287	20,000	SH	Sole
H J Heinz Company	Common	423074-10-3	1,314	45,000	SH	Sole
Hewlett Packard Co	Common	428236-10-3	223	14,349	SH	Defined
Home Depot Inc	Common	437076-10-2	166	6,800	SH	Defined
Honeywell International Inc	Common	438516-10-6	534	25,000	SH	Sole
Honeywell International Inc	Common	438516-10-6	220	10,318	SH	Defined
Intel Corporation	Common	458140-10-0	163	10,000	SH	Sole
Intel Corporation	Common	458140-10-0	173	10,650	SH	Defined
J P Morgan Chase & Co	Common	46625h-10-0	162	6,850	SH	Defined
Johnson & Johnson	Common	478160-10-4	579	10,000	SH	Sole
Johnson & Johnson	Common	478160-10-4	341	5,900	SH	Defined
King Pharmaceutical	Common	495582-10-8	130	10,900	SH	Defined
Merrill Lynch & Co Inc	Common	590188-10-8	208	5,875	SH	Defined
Motorola Inc	Common	620076-10-9	496	60,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	447	15,766	SH	Sole
Nicor Inc	Common	654086-10-7	820	30,000	SH	Sole
NiSource Inc	Common	65473P-10-5	104	5,700	SH	Sole
Ohio Casualty Corporation	Common	677240-10-3	129	10,000	SH	Sole
Old Republic International Cor	Common	680223-10-4	2,492	93,168	SH	Sole
Penford Corporation	Common	707051-10-8	239	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	480	30,000	SH	Sole
PepsiCo Inc	Common	713448-10-8	800	20,000	SH	Sole
Pfizer	Common	717081-10-3	182	5,850	SH	Defined
Pioneer-Standard Electronics	Common	723877-10-6	2,360	279,571	SH	Sole
Procter & Gamble Company	Common	742718-10-9	2,493	28,000	SH	Sole
Progress Energy Inc	Common	743263-10-5	749	19,131	SH	Sole
QCR Holdings Inc	Common	74727A-10-4	815	45,454	SH	Sole
SBC Communications Inc	Common	78387G-10-3	1,584	78,960	SH	Sole
SBC Communications Inc	Common	78387g-10-3	160	7,950	SH	Defined
SAFECO Corporation	Common	786429-10-0	1,628	46,550	SH	Sole
Safeway Inc	Common	786514-20-8	97	5,125	SH	Defined
St Paul Companies Inc	Common	792860-10-8	692	21,774	SH	Sole
Schering Plough Corp	Common	806605-10-1	118	6,600	SH	Defined
Shopko Stores Inc	Common	824911-10-1	233	20,000	SH	Sole
Smucker J M Co	Common	832696-40-5	20	560	SH	Sole
TXU Corporation	Common	873168-10-8	536	30,000	SH	Sole
Texas Instruments	Common	882508-10-4	225	13,750	SH	Defined
TPG NV	Common	892339-10-2	61	4,034	SH	Sole
US Bancorp	Common	902973-30-4	15,811	833,034	SH	Sole
US Bancorp	Common	902973-30-4	217	11,450	SH	Defined
Vectren Corporation	Common	92240G-10-1	573	26,658	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	1,296	36,648	SH	Sole
Wachovia Corporation	Common	929903-10-2	1,022	30,008	SH	Sole
Wells Fargo & Company	Common	949746-10-1	5,272	117,176	SH	Sole
Wintrust Financial Corporation	Common	97650W-10-8	6,593	230,523	SH	Sole
Wyeth Corp	Common	983024-10-0	254	6,725	SH	Defined
Xcel Energy, Inc.	Common	98389B-10-0	512	40,000	SH	Sole

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Report Summary	84 Data Records	\$96,885	0 other man
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