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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
May 15, 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: March 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 05-15-02

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).)

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[ ] 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 Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	94
Form 13F Information Table Value Total:	\$ 118,047 (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/ PUT/ PRN CALL	INVSTM DISCRET
AOL Time Warner Inc	Common	00184a-10-5	\$ 173	7,300	SH	Define
Abbott Laboratories	Common	002824-10-0	6,312	120,000	SH	Sole
Alderwoods Group Inc	Common	014383-10-3	342	38,421	SH	Sole
Alliant Energy Corporation	Common	018802-10-8	604	20,000	SH	Sole
Alliant Energy Corporation	Common	018802-10-8	973	32,200	SH	Sole
ALLTEL Corporation	Common	020039-10-3	140	2,518	SH	Sole
American Express Co	Common	025816-10-9	335	8,175	SH	Define
American Strategic Inc Port II	Common	030099-10-5	325	25,420	SH	Sole
Anheuser-Busch Companies Inc	Common	035229-10-3	209	4,000	SH	Sole
Applied Materials Inc	Common	038222-10-5	415	7,650	SH	Define
Automatic Data Processing	Common	053015-10-3	297	5,100	SH	Define
BCE Inc	Common	05534B-10-9	285	16,200	SH	Sole
BRE Properties Inc	Common	05564E-10-6	585	18,000	SH	Sole
Bank of America Corporation	Common	060505-10-4	4,421	65,000	SH	Sole
Bank One Corporation	Common	06423A-10-3	1,827	43,740	SH	Sole
Bell South Corporation	Common	079860-10-2	590	16,000	SH	Sole
Bemis Company Inc	Common	081437-10-5	473	8,700	SH	Sole
Boeing Company	Common	097023-10-5	1,448	30,000	SH	Sole
Boeing Company	Common	097023-10-5	241	5,000	SH	Sole
Burlington Northern Santa Fe	Common	12189T-10-4	488	16,158	SH	Sole
Burlington Resources Inc	Common	122014-10-3	280	6,972	SH	Sole
CVS Corp Delaware	Common	126650-10-0	242	7,050	SH	Define
Cincinnati Financial Corp	Common	172062-10-1	12,683	290,500	SH	Sole
Citigroup Inc	Common	172967-10-1	293	5,916	SH	Define
Compaq Computer Corp	Common	204493-10-0	64	6,150	SH	Define
Cummins Inc	Common	231021-10-6	236	5,000	SH	Sole
Cummins Inc	Common	231021-10-6	687	14,545	SH	Sole
Dean Foods Company	Common	242370-10-4	1,218	16,087	SH	Sole
Dow Chemical Company	Common	260543-10-3	1,963	60,000	SH	Sole
Duke Energy Corporation	Common	264399-10-6	3,024	80,000	SH	Sole
Eastman Chemical Company	Common	277432-10-0	244	5,000	SH	Sole
Eastman Kodak Company	Common	277461-10-9	623	20,000	SH	Sole
Electronic Data Sys	Common	285661-10-4	235	4,050	SH	Define
Emerson Electric Co	Common	291011-10-4	362	6,300	SH	Sole

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Exxon Mobil Corporation	Common	30231G-10-2	1,753	40,000	SH	Sole
Exxon Mobil Corp	Common	30231G-10-2	249	5,675	SH	Define
Fannie Mae	Common	313586-10-9	268	3,350	SH	Define
Federal Signal Corporation	Common	313855-10-8	1,776	74,864	SH	Sole
Ford Motor Company	Common	345370-86-0	495	30,000	SH	Sole
Arthur J Gallagher & Co	Common	363576-10-9	338	10,321	SH	Sole
General Electric Company	Common	369604-10-3	6,741	180,000	SH	Sole
General Elec Co	Common	369604-10-3	279	7,450	SH	Define
H J Heinz Company	Common	423074-10-3	1,868	45,000	SH	Sole
Honeywell International Inc	Common	438516-10-6	957	25,000	SH	Sole
Honeywell International Inc	Common	438516-10-6	222	5,793	SH	Define
Intel Corp	Common	458140-10-0	324	10,650	SH	Define
J P Morgan Chase & Co	Common	46625h-10-0	244	6,850	SH	Define
Johnson & Johnson	Common	478160-10-4	383	5,900	SH	Define
Lucent Technologies	Common	549463-10-7	14	2,900	SH	Define
Merck & Co Inc	Common	589331-10-7	230	4,000	SH	Define
Merrill Lynch & Co Inc	Common	590188-10-8	325	5,875	SH	Define
Motorola Inc	Common	620076-10-9	852	60,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	504	15,766	SH	Sole
Nicor Inc	Common	654086-10-7	911	20,000	SH	Sole
Nokia Corp	Common	654902-20-4	175	8,425	SH	Define
Nortel Networks Corporation	Common	656568-10-2	114	25,440	SH	Sole
Ohio Casualty Corporation	Common	677240-10-3	189	10,000	SH	Sole
Old Republic International Cor	Common	680223-10-4	2,979	93,168	SH	Sole
PPG Industries	Common	693506-10-7	220	4,000	SH	Sole
Penford Corporation	Common	707051-10-8	322	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	582	30,000	SH	Sole
PepsiCo Inc	Common	713448-10-8	515	10,000	SH	Sole
Pfizer	Common	717081-10-3	232	5,850	SH	Define
Pioneer-Standard Electronics	Common	723877-10-6	3,271	231,187	SH	Sole
Pioneer-Standard Electronics	Common	723877-10-6	685	48,384	SH	Sole
Procter & Gamble Company	Common	742718-10-9	2,523	28,000	SH	Sole
Progress Energy Inc	Common	743263-10-5	957	19,131	SH	Sole
QCR Holdings Inc	Common	74727A-10-4	591	45,454	SH	Sole
Royal Bank of Scotland Group Series C	Preferred	780097-40-8	25	1,000	SH	Sole
SBC Communications Inc	Common	78387G-10-3	2,956	78,960	SH	Sole
SBC Communications Inc	Common	78387g-10-3	170	4,550	SH	Define
SAFECO Corporation	Common	786429-10-0	1,282	40,000	SH	Sole
SAFECO Corporation	Common	786429-10-0	210	6,550	SH	Sole
Safeway Inc	Common	786514-20-8	231	5,125	SH	Define
St Paul Companies Inc	Common	792860-10-8	459	10,000	SH	Sole
St Paul Companies Inc	Common	792860-10-8	540	11,774	SH	Sole
Schering Plough Corp	Common	806605-10-1	207	6,600	SH	Define
Shopko Stores Inc	Common	824911-10-1	362	20,000	SH	Sole
TXU Corporation	Common	873168-10-8	1,635	30,000	SH	Sole
Tellabs Inc	Common	879664-10-0	223	21,300	SH	Define
Texas Instruments	Common	882508-10-4	311	9,400	SH	Define
TPG NV	Common	892339-10-2	85	4,034	SH	Sole
Tricon Global Restaurants Inc	Common	895953-10-7	59	1,000	SH	Sole
U S Bancorp	Common	902973-30-4	17,687	783,632	SH	Sole
U S Bancorp	Common	902973-30-4	1,372	60,784	SH	Sole
US Bancorp	Common	902973-30-4	258	11,450	SH	Define
Vectren Corporation	Common	92240G-10-1	685	26,658	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	738	16,000	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	952	20,648	SH	Sole
Wachovia Corporation	Common	929903-10-2	1,113	30,008	SH	Sole
Wells Fargo & Company	Common	949746-10-1	5,788	117,176	SH	Sole
Western Resources Inc	Common	959425-10-9	172	10,000	SH	Sole
Wintrust Financial Corporation	Common	97650W-10-8	5,295	230,523	SH	Sole
Xcel Energy Inc.	Common	98389B-10-0	507	20,000	SH	Sole

Report Summary

94 Data Records

\$ 118,047

0 other manager

