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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
November 12, 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: September 30, 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 11-12-03

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).)

FORM 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 116

Form 13F Information Table Value Total: \$ 114,652 (in thousands)

List of Other Included Managers: NONE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMNT DSCRETN
AOL Time Warner Inc.	Common	00184A-10-5	79	5,000			Defined
AOL Time Warner Inc.	Common	00184A-10-5	30	2,000			Defined
AT&T Wireless Services Inc.	Common	00209A-10-6	17	2,000			Defined
Abbott Laboratories	Common	002824-10-0	6,808	160,000			Sole
Alderwoods Group Inc	Common	014383-10-3	300	38,421			Sole
Allegheny Energy Inc.	Common	017361-10-6	45	5,000			Defined
Alliant Energy Corporation	Common	018802-10-8	152	6,900			Defined
Alliant Energy Corporation	Common	018802-10-8	2,688	122,200			Sole
ALLTEL Corporation	Common	020039-10-3	580	12,518			Sole
American Express Co.	Common	025816-10-9	164	3,650			Defined
American Express Co.	Common	025816-10-9	46	1,000			Defined
American Express Co.	Common	025816-10-9	23	500			Defined
American Strategic inc.Port II	Common	030099-10-5	333	25,420			Sole
Anheuser-Busch Companies Inc	Common	035229-10-3	197	4,000			Sole
Applied Materials Inc.	Common	038222-10-5	138	7,600			Defined
Automatic Data Processing	Common	053015-10-3	133	3,700			Defined
BCE Inc.	Common	05534B-10-9	354	16,200			Sole
BRE Properties Inc.	Common	05564E-10-6	594	18,000			Sole
Bank of America Corporation	Common	060505-10-4	4,682	60,000			Sole
Bank One Corporation	Common	06423A-10-3	1,691	43,740			Sole
Bell South Corporation	Common	079860-10-2	379	16,000			Sole
Bemis Company Inc.	Common	081437-10-5	696	15,700			Sole
Boeing Company	Common	097023-10-5	1,202	35,000			Sole
Burlington Northern Santa Fe	Common	12189T-10-4	466	16,158			Sole
Burlington Resources Inc	Common	122014-10-3	336	6,972			Sole
CH Energy Group, Inc.	Common	12541M-10-2	22	500			Defined
CMS Energy Corp.	Common	125896-10-0	38	5,000			Defined
CVS Corp Delaware	Common	126650-10-0	154	4,950			Defined
Cardinal Health Inc.	Common	14149Y-10-8	156	2,675			Defined
Cincinnati Bell	Common	171871-10-6	27	5,000			Defined
Cincinnati Financial Corp.	Common	172062-10-1	11,620	290,500			Sole
Citigroup Inc.	Common	172967-10-1	166	3,650			Defined
Cummins Inc.	Common	231021-10-6	868	19,545			Sole
DQE Inc.	Common	23329J-10-4	550	35,000			Sole
Dana Corp.	Common	235811-10-6	47	3,000			Defined
Dean Foods Company	Common	242370-10-4	1,498	48,261			Sole
Del Monte Foods Co.	Common	24522P-10-3	43	5,000			Defined
Del Monte Foods Co.	Common	24522P-10-3	175	20,097			Sole
Dow Chemical Company	Common	260543-10-3	1,952	60,000			Sole
Dreyers Grand Ice Cream Hldg	Common	261878-10-2	78	1,000			Defined
Duke Energy Corp.	Common	264399-10-6	36	2,000			Defined

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Duke Energy Corporation	Common	264399-10-6	1,425	80,000	Sole
Emerson Electric Co.	Common	291011-10-4	332	6,300	Sole
Exxon Mobil Corporation	Common	30231G-10-2	145	3,950	Defined
Exxon Mobil Corporation	Common	30231G-10-2	1,464	40,000	Sole
Fannie Mae	Common	313586-10-9	165	2,350	Defined
Federal Signal Corporation	Common	313855-10-8	1,115	74,864	Sole
Ferro Corp.	Common	315405-10-0	65	3,000	Defined
Fidelity National Information	Common	31620P-10-9	494	19,890	Sole
First Data Corp.	Common	319963-10-4	160	4,000	Defined
Fisher Communications Inc.	Common	337756-20-9	23	500	Defined
Fisher Communications Inc.	Common	337756-20-9	18	400	Defined
Arthur J Gallagher & Co.	Common	363576-10-9	292	10,321	Sole
General Elec Co.	Common	369604-10-3	159	5,350	Defined
General Electric Company	Common	369604-10-3	6,260	210,000	Sole
Genuine Parts Co.	Common	372460-10-5	48	1,500	Defined
Greater Bay Bancorp	Common	391648-10-2	416	20,000	Sole
H J Heinz Company	Common	423074-10-3	1,543	45,000	Sole
Hewlett Packard Co.	Common	428236-10-3	154	7,949	Defined
Home Depot Inc	Common	437076-10-2	151	4,750	Defined
Honeywell International Inc.	Common	438516-10-6	142	5,400	Defined
Honeywell International Inc.	Common	438516-10-6	27	1,000	Defined
Honeywell International Inc.	Common	438516-10-6	659	25,000	Sole
Intel Corporation	Common	458140-10-0	155	5,650	Defined
Intel Corporation	Common	458140-10-0	275	10,000	Sole
J P Morgan Chase & Co.	Common	46625h-10-0	154	4,500	Defined
Johnson & Johnson	Common	478160-10-4	154	3,100	Defined
Johnson & Johnson	Common	478160-10-4	495	10,000	Sole
Liberty Media Corp. Series A	Common	530718-10-5	101	10,000	Defined
Lin TV Corp.	Common	532774-10-6	43	2,000	Defined
Merrill Lynch & Co Inc.	Common	590188-10-8	150	2,800	Defined
MetLife Inc.	Common	59156R-10-8	333	11,880	Sole
Motorola Inc.	Common	620076-10-9	717	60,000	Sole
Newell Rubbermaid Inc.	Common	651229-10-6	775	35,766	Sole
Nicor Inc.	Common	654086-10-7	1,054	30,000	Sole
NiSource Inc.	Common	65473P-10-5	114	5,700	Sole

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x \$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVTMNT DISCRETN
Nokia Corp.	Common	654902-20-4	144	9,200			Defined
Nstar	Common	67019E-10-7	24	500			Defined
Officemax Inc.	Common	67622M-10-8	95	10,000			Defined
Ohio Casualty Corporation	Common	677240-10-3	145	10,000			Sole
Old Republic International Cor	Common	680223-10-4	3,414	103,168			Sole
Penford Corporation	Common	707051-10-8	260	20,000			Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	653	30,000			Sole
PepsiCo Inc.	Common	713448-10-8	917	20,000			Sole
Pfizer	Common	717081-10-3	147	4,850			Defined
Procter & Gamble Company	Common	742718-10-9	2,599	28,000			Sole
Progress Energy Inc.	Common	743263-10-5	851	19,131			Sole
Pulitzer Inc.	Common	745769-10-9	27	500			Defined
Pulitzer Inc.	Common	745769-10-9	15	300			Defined
QCR Holdings Inc.	Common	74727A-10-4	1,023	45,454			Sole
SBC Communications Inc.	Common	78387G-10-3	1,757	78,960			Sole
SAFECO Corporation	Common	786429-10-0	1,646	46,550			Sole

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St Paul Companies Inc.	Common	792860-10-8	806	21,774	Sole
Schering-Plough Corporation	Common	806605-10-1	149	9,750	Defined
Schering-Plough Corporation	Common	806605-10-1	152	10,000	Sole
Shopko Stores Inc	Common	824911-10-1	300	20,000	Sole
Sprint Corp. PCS	Common	852061-50-6	42	7,000	Defined
TXU Corporation	Common	873168-10-8	707	30,000	Sole
Texas Instruments	Common	882508-10-4	141	6,175	Defined
Thomas Inds. Inc.	Common	884425-10-9	14	500	Defined
Titan Corp.	Common	888266-10-3	62	3,000	Defined
TPG NV	Common	892339-10-2	77	4,034	Sole
Tribune Co.	Common	896047-10-7	24	500	Defined
US Bancorp	Common	902973-30-4	150	6,250	Defined
US Bancorp	Common	902973-30-4	19,984	833,034	Sole
United States Cellular Corp.	Common	911684-10-8	60	2,000	Defined
United States Cellular Corp.	Common	911684-90-8	59	2,000	Defined
Vectren Corporation	Common	92240G-10-1	630	26,658	Sole
Verizon Communications Inc	Common	92343V-10-4	1,189	36,648	Sole
Viacom Inc.	Common	925524-10-0	38	1,000	Defined
Wachovia Corporation	Common	929903-10-2	1,236	30,008	Sole
Wells Fargo & Company	Common	949746-10-1	6,035	117,176	Sole
Wintrust Financial Corporation	Common	97650W-10-8	8,714	230,523	Sole
Wyeth Corp	Common	983024-10-0	157	3,400	Defined
Xcel Energy, Inc.	Common	98389B-10-0	774	50,000	Sole
Young Broadcasting Inc.	Common	987434-10-7	95	5,000	Defined
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Report Summary		116 Data Records		\$114,652	0 other managers