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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
May 04, 2005

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, 2005

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 5/4/2005  
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Dianne M. Lyons

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: 65

Form 13F Information Table Value Total: \$ 147,655 (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	INV DSC
Abbott Laboratories	Common Stocks	002824100	7,459	160,000	SH		S
Agilysys Inc	Common Stocks	00847J105	5,496	279,571	SH		S
Alderwoods Group Inc	Common Stocks	014383103	478	38,421	SH		S
Alliant Energy Corporation	Common Stocks	018802108	3,273	122,200	SH		S
ALLTEL Corporation	Common Stocks	020039103	687	12,518	SH		S
American Strategic Inc Port II	Common Stocks	030099105	295	25,420	SH		S
Anheuser-Busch Companies Inc	Common Stocks	035229103	190	4,000	SH		S
BCE Inc	Common Stocks	05534B109	405	16,200	SH		S
BRE Properties Inc	Common Stocks	05564E106	635	18,000	SH		S
Bank of America Corporation	Common Stocks	060505104	6,174	140,000	SH		S
Bell South Corporation	Common Stocks	079860102	421	16,000	SH		S
Bemis Company Inc	Common Stocks	081437105	977	31,400	SH		S
Boeing Company	Common Stocks	097023105	2,046	35,000	SH		S
Burlington Northern Santa Fe	Common Stocks	12189T104	871	16,158	SH		S
Burlington Resources Inc	Common Stocks	122014103	698	13,944	SH		S
Cincinnati Financial Corp	Common Stocks	172062101	13,302	305,025	SH		S
Cummins Inc	Common Stocks	231021106	1,375	19,545	SH		S
Dean Foods Company	Common Stocks	242370104	1,655	48,261	SH		S
Del Monte Foods Co	Common Stocks	24522P103	218	20,097	SH		S
Dow Chemical Company	Common Stocks	260543103	2,991	60,000	SH		S
Duke Energy Corporation	Common Stocks	264399106	4,151	148,192	SH		S
Duquesne Light Holdings Inc	Common Stocks	266233105	1,165	65,000	SH		S
Emerson Electric Co	Common Stocks	291011104	409	6,300	SH		S
Exxon Mobil Corporation	Common Stocks	30231G102	2,384	40,000	SH		S
Fidelity National Financial Inc	Common Stocks	316326107	598	18,158	SH		S
Arthur J Gallagher & Co	Common Stocks	363576109	297	10,321	SH		S
General Electric Company	Common Stocks	369604103	7,573	210,000	SH		S
Greater Bay Bancorp	Common Stocks	391648102	488	20,000	SH		S
H J Heinz Company	Common Stocks	423074103	1,658	45,000	SH		S
Honeywell International Inc	Common Stocks	438516106	930	25,000	SH		S
Hospira Inc	Common Stocks	441060100	516	16,000	SH		S
Intel Corporation	Common Stocks	458140100	232	10,000	SH		S
JPMorgan Chase & Co	Common Stocks	46625H100	1,998	57,736	SH		S
Johnson & Johnson	Common Stocks	478160104	2,015	30,000	SH		S
Kerr-McGee Corporation	Common Stocks	492386107	-	1	SH		S
Keycorp	Common Stocks	493267108	1,136	35,000	SH		S
MCI Inc.	Common Stocks	552691107	1,362	54,694	SH		S
Newell Rubbermaid Inc	Common Stocks	651229106	785	35,766	SH		S
Nicor Inc	Common Stocks	654086107	1,484	40,000	SH		S
Ohio Casualty Corporation	Common Stocks	677240103	230	10,000	SH		S
Old Republic International Cor	Common Stocks	680223104	4,186	179,752	SH		S
Penford Corporation	Common Stocks	707051108	329	20,000	SH		S

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Penwest Pharmaceuticals Co.	Common Stocks	709754105	371	30,000	SH	S
PepsiCo Inc	Common Stocks	713448108	1,061	20,000	SH	S
Pfizer Inc	Common Stocks	717081103	525	20,000	SH	S
Piper Jaffray Cos	Common Stocks	724078100	305	8,329	SH	S
Procter & Gamble Company	Common Stocks	742718109	2,968	56,000	SH	S
Progress Energy Inc	Common Stocks	743263105	803	19,131	SH	S
QCR Holdings Inc	Common Stocks	74727A104	1,763	83,181	SH	S
Royal Dutch Petroleum Company	Common Stocks	780257804	1,801	30,000	SH	S
SBC Communications Inc	Common Stocks	78387G103	1,871	78,960	SH	S
SAFECO Corporation	Common Stocks	786429100	2,267	46,550	SH	S
Schering-Plough Corporation	Common Stocks	806605101	182	10,000	SH	S
Shopko Stores Inc	Common Stocks	824911101	444	20,000	SH	S
TXU Corporation	Common Stocks	873168108	2,389	30,000	SH	S
Terra Industries Inc.	Common Stocks	880915103	1,068	137,670	SH	S
TPG NV	Common Stocks	892339102	115	4,034	SH	S
U S Bancorp	Common Stocks	902973304	23,223	805,784	SH	S
Vectren Corporation	Common Stocks	92240G101	710	26,658	SH	S
Verizon Communications Inc	Common Stocks	92343V104	1,301	36,648	SH	S
Wachovia Corporation	Common Stocks	929903102	1,528	30,008	SH	S
Wells Fargo & Company	Common Stocks	949746101	7,007	117,176	SH	S
Wintrust Financial Corporation	Common Stocks	97650W108	10,855	230,523	SH	S
Xcel Energy, Inc.	Common Stocks	98389B100	1,203	70,000	SH	S
Montpelier Re Holdings Ltd	Common Stocks	G62185106	323	9,189	SH	S
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Report Summary	65 Data Records		147,655		0 other manager	