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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
March 28, 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: December 31, 2001

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 03-28-02

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).)

[ ] 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: 93

Form 13F Information Table Value Total: \$ 110,408 (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 -----	INVESTMN DISCRETN -----
AOL Time Warner Inc	Common	00184a-10-5	\$ 234	7,300	SH		Defined
Abbott Laboratories	Common	002824-10-0	6,690	120,000	SH		Sole
Alliant Energy Corporation	Common	018802-10-8	607	20,000	SH		Sole
Alliant Energy Corporation	Common	018802-10-8	978	32,200	SH		Sole
ALLTEL Corporation	Common	020039-10-3	155	2,518	SH		Sole
American Express Co	Common	025816-10-9	292	8,175	SH		Defined
American Strategic Inc Port II	Common	030099-10-5	328	25,420	SH		Sole
Anheuser-Busch Companies Inc	Common	035229-10-3	181	4,000	SH		Sole
Applied Materials Inc	Common	038222-10-5	307	7,650	SH		Defined
Automatic Data Processing	Common	053015-10-3	300	5,100	SH		Defined
BCE Inc	Common	05534B-10-9	369	16,200	SH		Sole
BRE Properties Inc	Common	05564E-10-6	557	18,000	SH		Sole
Bank of America Corporation	Common	060505-10-4	4,092	65,000	SH		Sole
Bank One Corporation	Common	06423A-10-3	1,708	43,740	SH		Sole
Bell South Corporation	Common	079860-10-2	610	16,000	SH		Sole
Bemis Company Inc	Common	081437-10-5	428	8,700	SH		Sole
Boeing Company	Common	097023-10-5	194	5,000	SH		Sole
Boeing Company	Common	097023-10-5	1,163	30,000	SH		Sole
Bristol Myers Squibb	Common	110122-10-8	214	4,200	SH		Defined
Burlington Northern Santa Fe	Common	12189T-10-4	461	16,158	SH		Sole
Burlington Resources Inc	Common	122014-10-3	262	6,972	SH		Sole
CVS Corp Delaware	Common	126650-10-0	209	7,050	SH		Defined
Cincinnati Financial Corp	Common	172062-10-1	11,365	297,909	SH		Sole
Citigroup Inc	Common	172967-10-1	299	5,916	SH		Defined
Compaq Computer Corp	Common	204493-10-0	60	6,150	SH		Defined
Cummins Inc	Common	231021-10-6	561	14,545	SH		Sole
Cummins Inc	Common	231021-10-6	193	5,000	SH		Sole
Dow Chemical Company	Common	260543-10-3	2,027	60,000	SH		Sole
Duke Energy Corporation	Common	264399-10-6	3,141	80,000	SH		Sole
EMC Corp MA	Common	268648-10-2	236	17,550	SH		Defined
Eastman Chemical Company	Common	277432-10-0	195	5,000	SH		Sole
Eastman Kodak Company	Common	277461-10-9	589	20,000	SH		Sole
Electronic Data Sys	Common	285661-10-4	278	4,050	SH		Defined
Emerson Electric Co	Common	291011-10-4	360	6,300	SH		Sole
Exxon Mobil Corporation	Common	30231G-10-2	1,572	40,000	SH		Sole
Exxon Mobil Corp	Common	30231G-10-2	223	5,675	SH		Defined
Fannie Mae	Common	313586-10-9	266	3,350	SH		Defined
Federal Signal Corporation	Common	313855-10-8	1,667	74,864	SH		Sole
Ford Motor Company	Common	345370-86-0	314	20,000	SH		Sole
Arthur J Gallagher & Co	Common	363576-10-9	356	10,321	SH		Sole
General Electric Company	Common	369604-10-3	7,214	180,000	SH		Sole
General Elec Co	Common	369604-10-3	299	7,450	SH		Defined

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H J Heinz Company	Common	423074-10-3	1,850	45,000	SH	Sole
Honeywell International Inc	Common	438516-10-6	846	25,000	SH	Sole
Intel Corp	Common	458140-10-0	335	10,650	SH	Defined
J P Morgan Chase & Co	Common	46625h-10-0	249	6,850	SH	Defined
Johnson & Johnson	Common	478160-10-4	349	5,900	SH	Defined
Lucent Technologies	Common	549463-10-7	18	2,900	SH	Defined
Merck & Co Inc	Common	589331-10-7	235	4,000	SH	Defined
Merrill Lynch & Co Inc	Common	590188-10-8	306	5,875	SH	Defined
Motorola Inc	Common	620076-10-9	901	60,000	SH	Sole
Newell Rubbermaid Inc	Common	651229-10-6	435	15,766	SH	Sole
Nicor Inc	Common	654086-10-7	833	20,000	SH	Sole
Nortel Networks Corporation	Common	656568-10-2	190	25,440	SH	Sole
Ohio Casualty Corporation	Common	677240-10-3	161	10,000	SH	Sole
Old Republic International Cor	Common	680223-10-4	2,610	93,168	SH	Sole
PPG Industries	Common	693506-10-7	207	4,000	SH	Sole
Penford Corporation	Common	707051-10-8	249	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754-10-5	602	30,000	SH	Sole
PepsiCo Inc	Common	713448-10-8	487	10,000	SH	Sole
Pfizer	Common	717081-10-3	233	5,850	SH	Defined
Pioneer-Standard Electronics	Common	723877-10-6	2,936	231,187	SH	Sole
Pioneer-Standard Electronics	Common	723877-10-6	614	48,384	SH	Sole
Procter & Gamble Company	Common	742718-10-9	2,216	28,000	SH	Sole
Progress Energy Inc	Common	743263-10-5	861	19,131	SH	Sole
QCR Holdings Inc	Common	74727A-10-4	503	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	3,093	78,960	SH	Sole
SBC Communications Inc	Common	78387g-10-3	178	4,550	SH	Defined
SAFECO Corporation	Common	786429-10-0	1,246	40,000	SH	Sole
SAFECO Corporation	Common	786429-10-0	204	6,550	SH	Sole
St Paul Companies Inc	Common	792860-10-8	518	11,774	SH	Sole
St Paul Companies Inc	Common	792860-10-8	440	10,000	SH	Sole
Schering Plough Corp	Common	806605-10-1	236	6,600	SH	Defined
Shopko Stores Inc	Common	824911-10-1	190	20,000	SH	Sole
TXU Corporation	Common	873168-10-8	1,415	30,000	SH	Sole
Target Corp	Common	87612E-10-6	238	5,800	SH	Defined
Tellabs Inc	Common	879664-10-0	319	21,300	SH	Defined
Texas Instruments	Common	882508-10-4	263	9,400	SH	Defined
TPG NV	Common	892339-10-2	86	4,034	SH	Sole
Tricon Global Restaurants Inc	Common	895953-10-7	49	1,000	SH	Sole
Tyco International Ltd	Common	902124-10-6	377	6,400	SH	Defined
U S Bancorp	Common	902973-30-4	16,40	783,632	SH	Sole
U S Bancorp	Common	902973-30-4	1,272	60,784	SH	Sole
US Bancorp	Common	902973-30-4	240	11,450	SH	Defined
Vectren Corporation	Common	92240G-10-1	639	26,658	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	759	16,000	SH	Sole
Verizon Communications Inc	Common	92343V-10-4	980	20,648	SH	Sole
Wachovia Corporation	Common	929903-10-2	941	30,008	SH	Sole
Wells Fargo & Company	Common	949746-10-1	5,094	117,176	SH	Sole
Western Resources Inc	Common	959425-10-9	172	10,000	SH	Sole
Wintrust Financial Corporation	Common	97650W-10-8	4,698	153,682	SH	Sole
Xcel Energy, Inc.	Common	98389B-10-0	555	20,000	SH	Sole

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Report Summary 93 Data Records \$110,408 0 other manag