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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
October 29, 2004

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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, 2004

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 10/29/04

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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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 59

Form 13F Information Table Value Total: \$ 138,820 (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	INVSTM DCRET
Abbott Laboratories	Common Stocks	002824100	6,778	160,000	SH		Sole
Agilysys Inc	Common Stocks	00847J105	4,834	279,571	SH		Sole
Alderwoods Group Inc	Common Stocks	014383103	378	38,421	SH		Sole
Alliant Energy Corporation	Common Stocks	018802108	3,040	122,200	SH		Sole
ALLTEL Corporation	Common Stocks	020039103	687	12,518	SH		Sole
American Strategic Inc Port II	Common Stocks	030099105	335	25,420	SH		Sole
Anheuser-Busch Companies Inc	Common Stocks	035229103	200	4,000	SH		Sole
BCE Inc	Common Stocks	05534B109	351	16,200	SH		Sole
Bank of America Corporation	Common Stocks	060505104	6,066	140,000	SH		Sole
Bell South Corporation	Common Stocks	079860102	434	16,000	SH		Sole
Bemis Company Inc	Common Stocks	081437105	835	31,400	SH		Sole
Boeing Company	Common Stocks	097023105	1,807	35,000	SH		Sole
Burlington Northern Santa Fe	Common Stocks	12189T104	619	16,158	SH		Sole
Burlington Resources Inc	Common Stocks	122014103	569	13,944	SH		Sole
Cincinnati Financial Corp	Common Stocks	172062101	12,573	305,025	SH		Sole
Cummins Inc	Common Stocks	231021106	1,444	19,545	SH		Sole
Dean Foods Company	Common Stocks	242370104	1,449	48,261	SH		Sole
Del Monte Foods Co	Common Stocks	24522P103	211	20,097	SH		Sole
Dow Chemical Company	Common Stocks	260543103	2,711	60,000	SH		Sole
Duke Energy Corporation	Common Stocks	264399106	2,251	98,344	SH		Sole
Duquesne Light Holdings Inc	Common Stocks	266233105	1,167	65,000	SH		Sole
Emerson Electric Co	Common Stocks	291011104	390	6,300	SH		Sole
Exxon Mobil Corporation	Common Stocks	30231G102	1,933	40,000	SH		Sole
Federal Signal Corporation	Common Stocks	313855108	1,391	74,864	SH		Sole
Fidelity National Financial In	Common Stocks	316326107	692	18,158	SH		Sole
Arthur J Gallagher & Co	Common Stocks	363576109	342	10,321	SH		Sole
General Electric Company	Common Stocks	369604103	7,052	210,000	SH		Sole
Greater Bay Bancorp	Common Stocks	391648102	575	20,000	SH		Sole
H J Heinz Company	Common Stocks	423074103	1,621	45,000	SH		Sole
Honeywell International Inc	Common Stocks	438516106	897	25,000	SH		Sole
Hospira Inc	Common Stocks	441060100	490	16,000	SH		Sole
Intel Corporation	Common Stocks	458140100	201	10,000	SH		Sole
JPMorgan Chase & Co	Common Stocks	46625H100	2,294	57,736	SH		Sole
Johnson & Johnson	Common Stocks	478160104	1,690	30,000	SH		Sole
Keycorp	Common Stocks	493267108	1,106	35,000	SH		Sole
MCI Inc.	Common Stocks	552691107	916	54,694	SH		Sole
Newell Rubbermaid Inc	Common Stocks	651229106	717	35,766	SH		Sole
Nicor Inc	Common Stocks	654086107	1,468	40,000	SH		Sole

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Ohio Casualty Corporation	Common Stocks	677240103	209	10,000	SH	Sole
Old Republic International Cor	Common Stocks	680223104	4,249	169,752	SH	Sole
Penford Corporation	Common Stocks	707051108	348	20,000	SH	Sole
Penwest Pharmaceuticals Co.	Common Stocks	709754105	339	30,000	SH	Sole
PepsiCo Inc	Common Stocks	713448108	973	20,000	SH	Sole
Piper Jaffray Cos	Common Stocks	724078100	330	8,329	SH	Sole
Procter & Gamble Company	Common Stocks	742718109	3,031	56,000	SH	Sole
Progress Energy Inc	Common Stocks	743263105	810	19,131	SH	Sole
QCR Holdings Inc	Common Stocks	74727A104	1,263	68,181	SH	Sole
SBC Communications Inc	Common Stocks	78387G103	2,049	78,960	SH	Sole
SAFECO Corporation	Common Stocks	786429100	2,125	46,550	SH	Sole
Schering-Plough Corporation	Common Stocks	806605101	191	10,000	SH	Sole
Shopko Stores Inc	Common Stocks	824911101	348	20,000	SH	Sole
TXU Corporation	Common Stocks	873168108	1,438	30,000	SH	Sole
U S Bancorp	Common Stocks	902973304	23,677	819,284	SH	Sole
Vectren Corporation	Common Stocks	92240G101	671	26,658	SH	Sole
Verizon Communications Inc	Common Stocks	92343V104	1,443	36,648	SH	Sole
Wachovia Corporation	Common Stocks	929903102	1,409	30,008	SH	Sole
Wells Fargo & Company	Common Stocks	949746101	6,987	117,176	SH	Sole
Wintrust Financial Corporation	Common Stocks	97650W108	13,204	230,523	SH	Sole
Xcel Energy, Inc.	Common Stocks	98389B100	1,212	70,000	SH	Sole
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Report Summary	59 Data Records		138,820			0 other manag