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UNITED FIRE & CASUALTY CO  
Form 13F-HR  
October 27, 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: September 30, 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 10/27/2005  
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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).)

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 64

Form 13F Information Table Value Total: \$ 152,845 (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	INVTMNT DSCRETN	OTH MANA
Abbott Laboratories	Common	002824100	7,420	175,000		SH		Sole
Agilysys Inc	Common	00847J105	5,349	317,666		SH		Sole
Alderwoods Group Inc	Common	014383103	629	38,421		SH		Sole
Alliant Energy Corporation	Common	018802108	3,560	122,200		SH		Sole
ALLTEL Corporation	Common	020039103	815	12,518		SH		Sole
American Strategic Inc Port II	Common	030099105	284	25,420		SH		Sole
Anheuser-Busch Companies Inc	Common	035229103	172	4,000		SH		Sole
BCE Inc	Common	05534B109	445	16,200		SH		Sole
BRE Properties Inc	Common	05564E106	801	18,000		SH		Sole
Bank of America Corporation	Common	060505104	5,894	140,000		SH		Sole
Bell South Corporation	Common	079860102	421	16,000		SH		Sole
Bemis Company Inc	Common	081437105	776	31,400		SH		Sole
Boeing Company	Common	097023105	2,378	35,000		SH		Sole
Burlington Northern Santa Fe	Common	12189T104	966	16,158		SH		Sole
Burlington Resources Inc	Common	122014103	1,134	13,944		SH		Sole
Cincinnati Financial Corp	Common	172062101	13,416	320,276		SH		Sole
Cummins Inc	Common	231021106	1,720	19,545		SH		Sole
Dean Foods Company	Common	242370104	1,875	48,261		SH		Sole
Del Monte Foods Co	Common	24522P103	216	20,097		SH		Sole
Dow Chemical Company	Common	260543103	3,334	80,000		SH		Sole
Duke Energy Corporation	Common	264399106	4,323	148,192		SH		Sole
Duquesne Light Holdings Inc	Common	266233105	1,119	65,000		SH		Sole
Emerson Electric Co	Common	291011104	452	6,300		SH		Sole
Exxon Mobil Corporation	Common	30231G102	2,542	40,000		SH		Sole
Fidelity National Financial In	Common	316326107	808	18,158		SH		Sole
Arthur J Gallagher & Co	Common	363576109	297	10,321		SH		Sole
General Electric Company	Common	369604103	7,071	210,000		SH		Sole
Greater Bay Bancorp	Common	391648102	493	20,000		SH		Sole
H J Heinz Company	Common	423074103	1,644	45,000		SH		Sole
Honeywell International Inc	Common	438516106	1,313	35,000		SH		Sole
Hospira Inc	Common	441060100	656	16,000		SH		Sole
Intel Corporation	Common	458140100	247	10,000		SH		Sole
JPMorgan Chase & Co	Common	46625H100	1,959	57,736		SH		Sole
Johnson & Johnson	Common	478160104	1,898	30,000		SH		Sole
Keycorp	Common	493267108	1,129	35,000		SH		Sole

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MCI Inc.	Common	552691107	856	33,694	SH	Sole
Newell Rubbermaid Inc	Common	651229106	1,037	45,766	SH	Sole
Nicor Inc	Common	654086107	1,681	40,000	SH	Sole
Ohio Casualty Corporation	Common	677240103	271	10,000	SH	Sole
Old Republic International Cor	Common	680223104	4,794	179,752	SH	Sole
Penwest Pharmaceuticals Co.	Common	709754105	526	30,000	SH	Sole
PepsiCo Inc	Common	713448108	1,134	20,000	SH	Sole
Pfizer Inc	Common	717081103	749	30,000	SH	Sole
Piper Jaffray Cos	Common	724078100	249	8,329	SH	Sole
Procter & Gamble Company	Common	742718109	3,924	66,000	SH	Sole
Progress Energy Inc	Common	743263105	856	19,131	SH	Sole
QCR Holdings Inc	Common	74727A104	1,706	83,181	SH	Sole
Royal Dutch Shell ADR	Common	780259206	1,969	30,000	SH	Sole
SBC Communications Inc	Common	78387G103	1,893	78,960	SH	Sole
SAFECO Corporation	Common	786429100	2,484	46,550	SH	Sole
Schering-Plough Corporation	Common	806605101	211	10,000	SH	Sole
Shopko Stores Inc	Common	824911101	510	20,000	SH	Sole
TNT N V	Common	87260W101	101	4,034	SH	Sole
TXU Corporation	Common	873168108	3,386	30,000	SH	Sole
Terra Industries Inc.	Common	880915103	635	95,418	SH	Sole
Treehouse Foods Inc	Common	89469A104	259	9,652	SH	Sole
U S Bancorp	Common	902973304	22,626	805,784	SH	Sole
Vectren Corporation	Common	92240G101	756	26,658	SH	Sole
Verizon Communications Inc	Common	92343V104	1,198	36,648	SH	Sole
Wachovia Corporation	Common	929903102	1,428	30,008	SH	Sole
Wells Fargo & Company	Common	949746101	6,863	117,176	SH	Sole
Wintrust Financial Corporation	Common	97650W108	11,586	230,523	SH	Sole
Xcel Energy, Inc.	Common	98389B100	1,373	70,000	SH	Sole
Montpelier Re Holdings Ltd	Common	G62185106	228	9,189	SH	Sole

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 Report Summary

Data Records 64

152,845

0 other managers on w