

UNITED FIRE & CASUALTY CO  
Form SC 13G/A  
February 13, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 2 )\*

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United Fire & Casualty Company

-----  
(Name of Issuer)

Common Stock \$3.33 1/3 par value

-----  
(Title of Class of Securities)

910331107

-----  
(CUSIP Number)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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-----  
CUSIP NO. 910331107  
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1. Names of Reporting Persons.  
I.R.S. Identification Nos. of Above Persons (entities only).

Mildred R. McIntyre

2. Check the Appropriate Box If a Member of a Group (See Instructions)

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a.   
b.

Not Applicable

3. SEC Use Only

4. Citizenship or Place of Organization

United States of America

Number of 5. Sole Voting Power

Shares 1,117,356

Beneficially 6. Shared Voting Power

Owned by 0

Each 7. Sole Dispositive Power

Reporting 1,117,356

Person 8. Shared Dispositive Power

With 0

9. Aggregate Amount Beneficially Owned by Each Reporting Person

1,117,356

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares  
(See Instructions)

Not Applicable

11. Percent of Class Represented by Amount in Row (9)

11.13%

12. Type of Reporting Person (See Instructions)

IN

2

-----  
CUSIP NO. 910331107  
-----

1. Names of Reporting Persons.  
I.R.S. Identification Nos. of Above Persons (entities only).

Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992

2. Check the Appropriate Box If a Member of a Group (See Instructions)

a.

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b. [ ]

Not Applicable

3. SEC Use Only

4. Citizenship or Place of Organization

State of Iowa

Number of Shares Beneficially Owned by Each Reporting Person

5. Sole Voting Power
584,111

6. Shared Voting Power

0
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7. Sole Dispositive Power

584,111
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8. Shared Dispositive Power

0
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9. Aggregate Amount Beneficially Owned by Each Reporting Person

584,111
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10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

Not Applicable

11. Percent of Class Represented by Amount in Row (9)

5.82%
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12. Type of Reporting Person (See Instructions)

OO
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1. Names of Reporting Persons.  
I.R.S. Identification Nos. of Above Persons (entities only).

Trust under the will of John Scott McIntyre 42-6276985

2. Check the Appropriate Box If a Member of a Group (See Instructions)

a.   
b.

Not Applicable

3. SEC Use Only

4. Citizenship or Place of Organization

State of Iowa

Number of 5. Sole Voting Power

Shares 533,245

Beneficially 6. Shared Voting Power

Owned by 0

Each 7. Sole Dispositive Power

Reporting 533,245

Person 8. Shared Dispositive Power

With 0

9. Aggregate Amount Beneficially Owned by Each Reporting Person

533,245

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares  
(See Instructions)

Not Applicable

11. Percent of Class Represented by Amount in Row (9)

5.31%

12. Type of Reporting Person (See Instructions)

OO

Item 1(a) Name of Issuer:  
United Fire & Casualty Company

Item 1(b) Address of Issuer's Principal Executive Offices:  
118 Second Avenue SE

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Cedar Rapids, Iowa 52401

- Item 2(a) Name of Person Filing:  
The persons filing this Schedule 13G are:  
(1) Mildred R. McIntyre  
(2) Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992  
(3) Trust under the will of John Scott McIntyre  
\* Attached to this Schedule 13G as "Exhibit A" is a Joint Filing Agreement between the persons specified above that this Schedule 13G is being filed on behalf of each of them.
- Item 2(b) Address of Principal Business Office or, if none, Residence:  
2115 First Avenue SE, #2217  
Cedar Rapids, Iowa 52402
- Item 2(c) Citizenship:  
Mildred R. McIntyre is a citizen of the United States of America. The Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 and the Trust under the will of John Scott McIntyre were formed under the laws of the State of Iowa.
- Item 2(d) Title of Class of Securities:  
Common Stock \$3.33 1/3 par value
- Item 2(e) CUSIP Number:  
910331107

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- Item 3 If this statement is filed pursuant to (S) (S) 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a: Not applicable.
- (a)  Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
  - (b)  Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
  - (c)  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
  - (d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).
  - (e)  An investment adviser in accordance with (S) 240.13d-1(b)(1)(ii)(E);
  - (f)  An employee benefit plan or endowment fund in accordance with (S) 240.13d-1(b)(1)(ii)(F);
  - (g)  A parent holding company or control person in accordance with (S) 240.13d-1(b)(1)(ii)(G);
  - (h)  A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

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- (i)  A church plan that is excluded from the definitions of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j)  Group, in accordance with (S) 240.13d-1(b)(1)(ii)(J).

Item 4 Ownership

Please provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned.

Mildred R. McIntyre is the beneficial owner of 1,117,356 shares of Common Stock of the Company, consisting of (i) 584,111 shares held by the Mildred

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Reynolds McIntyre Revocable Trust dated September 15, 1992, of which Ms. McIntyre is the Trustee, and (ii) 533,245 shares held by the Trust under the will of John Scott McIntyre, of which Ms. McIntyre is the Trustee.

The Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 is the direct owner of and thus is beneficial owner of 584,111 shares of Common Stock of the Company.

The Trust under the will of John Scott McIntyre is the direct owner of and thus is beneficial owner of 533,245 shares of Common Stock of the Company.

(b) Percent of class

The 1,117,356 shares reported as beneficially owned by Mildred R. McIntyre constitute 11.13% of the issued and outstanding shares of Common Stock of the Company on December 31, 2002. The 584,111 shares held by the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 constitute 5.82% of the issued and outstanding shares. The 533,245 shares held by the Trust under the will of John Scott McIntyre 5.31% of the issued and outstanding shares.

(c) Number of shares to which the person has:

a. Mildred R. McIntyre

i.	Sole power to vote or to direct the vote:	1,117,356
ii.	Shared power to vote or to direct the vote:	0
iii.	Sole power to dispose or to direct the disposition of:	1,117,356
iv.	Shared power to dispose or to direct the disposition of:	0

b. The Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992

i.	Sole power to vote or to direct the vote:	584,111
ii.	Shared power to vote or to direct the vote:	0
iii.	Sole power to dispose or to direct the disposition of:	584,111
iv.	Shared power to dispose or to direct the disposition of:	0

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c. Trust under the will of John Scott McIntyre

i.	Sole power to vote or to direct the vote:	533,245
ii.	Shared power to vote or to direct the vote:	0
iii.	Sole power to dispose or to direct the disposition of:	533,245

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iv. Shared power to dispose or to direct the disposition of: 0

Item 5 Ownership of Five Percent or Less of a Class

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [ ].

Not applicable.

Item 6 Ownership of More than Five Percent on Behalf of Another Person

Not Applicable.

Item 7 Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person

Not applicable.

Item 8 Identification and Classification of Members of the Group

Not applicable.

Item 9 Notice of Dissolution of a Group

Not applicable.

Item 10 Certification

Not applicable

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

\_\_\_\_\_  
Dated

\_\_\_\_\_  
Mildred R. McIntyre

\_\_\_\_\_  
Mildred Reynolds McIntyre Revocable

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Dated

Trust dated September 15, 1992

By: \_\_\_\_\_  
Mildred R. McIntyre, Trustee

\_\_\_\_\_  
Dated

Trust under the Will of John Scott  
McIntyre

By: \_\_\_\_\_  
Mildred R. McIntyre, Trustee

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EXHIBIT A TO SCHEDULE 13G

JOINT FILING AGREEMENT

Mildred R. McIntyre, individually, the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 and the Trust under the will of John Scott McIntyre hereby agree and consent to the joint filing on their behalf of the foregoing amendment to Schedule 13G related to their beneficial ownership of the Common Stock of United Fire & Casualty Company.

February 13, 2003

/s/ Mildred R. McIntyre

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Dated

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Mildred R. McIntyre

February 13, 2003

Mildred Reynolds McIntyre Revocable  
Trust dated September 15, 1992

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Dated

By: /s/ Mildred R. McIntyre  
-----  
Mildred R. McIntyre, Trustee

February 13, 2003

Trust under the Will of John Scott  
McIntyre

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Dated

By: /s/ Mildred R. McIntyre  
-----  
Mildred R. McIntyre, Trustee

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EXHIBIT B TO SCHEDULE 13G



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MILDRED R. MCINTYRE

The Reporting Persons filing jointly on this Amendment No. 2 filed Amendment No. 1 to Schedule 13G on February 14, 2002.

Schedule A shows current ownership and transactions from December 31, 2001 to December 31, 2002, for the Reporting Persons. Please note the following with respect to these transactions:

- . All transactions reported as "gifts given" were gifts given by Mrs. McIntyre to her children, grandchildren or great-grandchildren.
- . All transactions reported as transfers were transfers from the Mildred Reynolds McIntyre Revocable Trust dated September 15, 1992 to Mrs. McIntyre. These transfers were made so that the gifts to children, grandchildren and great-grandchildren would come directly from Mrs. McIntyre, instead of from the trust.

## SCHEDULE A

Date	Description	Mildred R. McIntyre Individually		Trustee, Mildred R. McIntyre Revocable Trust		Trustee, Trust u
		Transaction Amount	Total Shares Owned	Transaction Amount	Total Shares Owned	will of John McIntyre
12/31/01	as reported		0		595,801	5
02/12/02	transfer	10,400	10,400	(10,400)	585,401	
02/12/02	gift given	(10,400)	0			
07/19/02	transfer	1,290	1,290	(1,290)	584,111	
07/19/02	gift given	(1,290)	0			
Total			0		584,111	5