

Consolidated Statements of Changes in Shareholders' Equity

<i>(In thousands)</i>	Common Stock	Paid-in Capital	Retained Earnings	Unrealized Gain (Loss)	Unearned Compensation	Total
Balance at December 31, 2001	\$ —	\$ 585,699	\$ (25,870)	\$ 2,928	\$ —	\$ 562,757
Net earnings	—	—	45,870	—	—	45,870
Change in unrealized gain—investments	—	—	—	21,131	—	21,131
Comprehensive income						67,001
Return of capital	—	(189,476)	—	—	—	(189,476)
Issuance of shares to AFG	1	—	—	—	—	1
Issuance of note payable to AFG	—	(55,000)	—	—	—	(55,000)
Other	—	1,520	—	—	—	1,520
Balance at December 31, 2002	\$ 1	\$ 342,743	\$ 20,000	\$ 24,059	\$ —	\$ 386,803
Net earnings	\$ —	\$ —	\$ 58,236	\$ —	\$ —	\$ 58,236
Change in unrealized gain—investments	—	—	—	11,969	—	11,969
Change in unrealized gain—derivative	—	—	—	215	—	215
Comprehensive income						70,420
IPO (Adjusted for Split)	20,346	(20,346)	—	—	—	—
Dividends paid to common stockholders	—	—	(3,380)	—	—	(3,380)
Issuance of restricted stock awards	134	2,016	—	—	(2,150)	—
Amortization of unearned compensation	—	—	—	—	1,150	1,150
Exercise of stock options	3	37	—	—	—	40
Capital contribution	—	2,476	—	—	—	2,476
Other	—	(2,139)	—	—	—	(2,139)
Balance at December 31, 2003	\$ 20,484	\$ 324,787	\$ 74,856	\$ 36,243	\$ (1,000)	\$ 455,370
Net earnings	\$ —	\$ —	\$ 96,398	\$ —	\$ —	\$ 96,398
Change in unrealized gain—investments	—	—	—	(5,668)	—	(5,668)
Change in unrealized gain—derivative	—	—	—	(215)	—	(215)
Comprehensive income						90,515
Dividends paid to common stockholders	—	—	(4,544)	—	—	(4,544)
Issuance of common stock	171	4,685	—	—	—	4,856
Amortization of unearned compensation	—	253	—	—	686	939
Employee stock purchase	2	63	—	—	—	65
Exercise of stock options	14	206	—	—	—	220
Balance at December 31, 2004	\$ 20,671	\$ 329,994	\$ 166,710	\$ 30,360	\$ (314)	\$ 547,421

See Notes to Consolidated Financial Statements