

ACFIC - HOMEOWNERS**HISTORY & PURPOSE OF THE AUTO CLUB FAMILY INSURANCE COMPANY**

In January 1990 the Automobile Club Inter-Insurance Exchange purchased the Alternative Insurance Company of North America, Inc., to market homeowners insurance and related insurance products to qualified members of the Auto Club of Missouri and its affiliates.

This Missouri domiciled, stock company was incorporated in June 1987 and was licensed to sell fire and casualty lines. Upon purchase, the name was changed to Auto Club Family Insurance Company.

In February 1990, the Auto Club Family Insurance Company commenced writing homeowners insurance in the State of Missouri for members of the Automobile Club of Missouri.

In 1990, application was made to the Illinois and Kansas Insurance Departments for licensing to sell fire and casualty lines. The Auto Club Family Insurance Company commenced writing homeowners insurance for members of the Automobile Club of Missouri and its affiliates effective in March 1991 in Illinois and in January 1992 in Kansas.

In September 1992 the company commenced writing renters insurance in Missouri. In January 1993 the company commenced writing renters insurance in Illinois and Kansas.

In 1993, application was made to the Arkansas Insurance Department for licensing to sell fire and casualty lines. The Auto Club Family Insurance Company commenced writing homeowners and renters insurance for members of the Auto Club of Missouri and its affiliates in September 1994.

In January 1996 the company commenced writing Premier Select homeowners insurance.

In 1998, application was made to the Louisiana Department of Insurance for licensing to sell fire and casualty lines. In August 1999 the company commenced writing homeowners insurance.

In 1999, application was made to the Mississippi and Oklahoma Insurance Departments for licensing to sell fire and casualty lines. In December 1999 the company commenced writing homeowners insurance in Oklahoma. In February 2000 the company commenced writing homeowners insurance in Mississippi.

