



Human Right Policy

Kemper is committed to being a responsible, impactful corporate citizen that respects human rights and the protection of those rights. In addition to local, state, and federal laws and regulations, our operations and activities are guided by the spirit of the [Universal Declaration of Human Rights adopted by the United Nations](#). We emphatically support the elimination of human trafficking, modern slavery, and harmful and exploitative child labor.

Human Rights in the Workplace

At Kemper, we are committed to a diverse, equitable, and inclusive culture. We strive to ensure all employees have the opportunity to succeed and reach their fullest potential. Our differences are embraced, respected, and valued, enabling all employees to feel encouraged to be their authentic selves at work. We stand against bias, stereotyping and prejudice, and promote tolerance and inclusion. Everyone is respected for their contributions to the success and vitality of our organization.

We have established policies that ensure we protect the rights and privacy of our employees, including minority groups and women. Our Essential Standards of Conduct (which include our Code of Business Conduct and Ethics, Multimedia Code of Conduct, Anti-Harassment Policy and Insider Trading Policy) and Employee Handbook outline what we expect of our employees and the resources available when witnessing violations to the ethical standards of the company.

We have implemented practices to ensure key stakeholders contribute to the development and implementation of our policies and standards. This is accomplished through engagement and collaboration in committee meetings, annual review sessions, and periodic peer group feedback sessions.

Human Rights in the Marketplace

Our commitment to human rights and respect extends beyond the workplace. Kemper's national footprint of over 150 offices across the U.S. allows us to have an impact in the neighborhoods where we live and work. Our local offices support organizations through fundraising, in-kind donations, and active volunteer efforts.

In valuing human rights, we also must do our part to sustain the environment that allows us to thrive. Kemper's Sustainability Team is composed of senior leaders representing key functional areas within the company. This team sets our overall sustainability strategy to ensure we are doing our part as corporate citizens.

Human Rights Industry Risks and Impacts

In addition to considering the effects of Kemper's activities and operations on human rights, we must also consider the impact of the relationships we have with vendors and partners in our industry.

Notwithstanding the complexity inherent in a business relationship, it is our responsibility to view human rights issues as not only as a risk to the people that hold the rights, but also as a potential business risk for the company.

The risks posed to the insurance industry by human rights issues are not dissimilar to those faced by all industries. Lack of inherent and formalized support for human rights subjects the insurance industry to legal, transactional, and reputational risk. Increasing stakeholder expectations for how to approach human rights and to achieve accountability continue to influence our business and operations decisions. For example, establishing business relationships with

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vendors to supplement key functions (i.e., customer service) in locations disposed to infringement on human rights may put the company at reputational risk due to censure from organizations advocating for human rights, employees and customers.