



## 2021 SASB Disclosures

The Kemper (NYSE: KMPR) family of companies is one of the nation's leading specialized insurers. With nearly \$14 billion in assets, Kemper is improving the world of insurance by providing affordable and easy-to-use personalized solutions to individuals, families and businesses through its Auto, Personal Insurance, Life and Health brands. Kemper serves over 6.2 million policies, is represented by approximately 34,500 agents and brokers, and has over 10,000 associates dedicated to meeting the ever-changing needs of its customers.

Kemper takes a holistic approach to how we engage with customers, employees, shareholders, and communities, and we focus on areas within ESG that have the most impact on these stakeholders. This includes the environment, how we attract, develop, and retain talent, and how we lead and govern our organization. We believe this thoughtful and focused approach strengthens who we are as individuals and as an organization, and how we do business.

We are committed to providing meaningful disclosure of priority environmental, social, and governance (ESG) topics for our business. This Sustainability Accounting Standards Board (SASB) Disclosure is informed by our business model, industry, and ESG priorities (see the ESG Governance section in our ESG Report).

Topic	SASB Accounting/Activity Metric	Category	Unit of Measure	Code	Kemper's Disclosure
Transparent Information & Fair Advice for Customers	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	Quantitative	Reporting currency	FN-IN-270a.1	Kemper does not disclose this information as defined by SASB. For information on legal contingencies generally, refer to Kemper's 2021 <a href="#">Form 10-K, Note 24. Contingencies (Page 134)</a> .
Transparent Information & Fair Advice for Customers	Complaints-to-claims ratio	Quantitative	Rate	FN-IN-270a.2	Kemper does not publicly disclose this metric. Kemper takes several steps to minimize and manage complaints, such as providing annual training to its staff, engaging proactively in the claim management process, providing policyholders copies of their policies, and equipping the call center with the ability to provide policyholder education.
Transparent Information & Fair Advice for Customers	Customer retention rate	Quantitative	Rate	FN-IN-270a.3	Kemper does not publicly disclose customer retention rates across its products. However, Kemper provides premium growth, policy in-force and face value of in-force data in our <a href="#">quarterly earnings call presentations</a> . These metrics are meaningful and provide insight into the performance of our businesses.

<b>Transparent Information &amp; Fair Advice for Customers</b>	Description of approach to informing customers about products	Discussion and Analysis	N/A	FN-IN-270a.4	Kemper has different communication channels in place during the process for pre-purchase, purchase and post-purchase of insurance products. For more information, refer to the <a href="#">“Customer Experience” section in the 2022 ESG Report (page 24).</a>
<b>Incorporation of E, S and G Factors in Investment Management</b>	Total invested assets, by industry and asset class	Quantitative	Reporting Currency	FN-IN-410a.1	For a breakdown of Kemper’s invested assets by industry and asset class, refer to <a href="#">Kemper's 2021 Form 10-K, Item 7.</a> Management’s Discussion and Analysis of Financial Condition and Results of Operations - Investment Quality and Concentrations (Page 52 to 54).
<b>Incorporation of E, S and G Factors in Investment Management</b>	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	Discussion and Analysis	N/A	FN-IN-410a.2	Refer to the <a href="#">“Responsible Investing” section of the 2022 ESG Report</a> (page 22) for details on Kemper’s approach to incorporating ESG factors in our investment management processes and strategies
<b>Policies Designed to Incentivize Responsible Behavior</b>	Net premiums written related to energy efficiency and low carbon technology	Quantitative	Reporting currency	FN-IN-410b.1	Kemper does not currently measure this metric; however, we will continue to evaluate and consider for future disclosures.
<b>Policies Designed to Incentivize Responsible Behavior</b>	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Discussion and Analysis	N/A	FN-IN-410b.2	For information on ESG insurance product features and incentives, refer to the <a href="#">“ESG Insurance Product Features” section in the 2022 ESG Report (page 9).</a>
<b>Environmental Risk Exposure</b>	Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes	Quantitative	Reporting currency	FN-IN-450a.1	Kemper uses third party catastrophe models to estimate potential losses from extreme weather events like hurricanes. For more information on catastrophe management, refer to Kemper’s <a href="#">2021 Form 10-K, Item 7.</a> Management’s Discussion and Analysis of Financial Condition and Results of Operations - Catastrophes (Page 32 to 33) and Note 21. Catastrophe Reinsurance (Page 129 to 131).

<b>Environmental Risk Exposure</b>	Total amount of monetary losses attributable to insurance payouts from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (net and gross of reinsurance)	Quantitative	Reporting currency	FN-IN-450a.2	<p>Kemper adopts the industry-wide catastrophe classifications of storms and other events promulgated by Insurance Services Office, Inc. (“ISO”) to track and report losses related to catastrophes. ISO classifies a disaster as a catastrophe when the event causes \$25 million or more in direct insured losses to property and affects a significant number of policyholders and insurers. ISO-classified catastrophes are assigned a unique serial number recognized throughout the insurance industry.</p> <p>Kemper does not report modeled versus non-modeled losses. Kemper licenses a suite of vendor peril models to evaluate exposure to natural catastrophes at the business line/product line and enterprise level. Types of events that are used to evaluate Kemper's catastrophe losses are hurricanes, tornadoes, wildfires, and wind related events.</p> <p>For more information on catastrophe losses, refer to Kemper’s <a href="#">2021 Form 10-K, Item 7</a>. Management’s Discussion and Analysis of Financial Condition and Results of Operations - Catastrophes (Page 32 to 33) as well as Management’s Discussion and Analysis of Financial Condition and Results of Operations - Catastrophes (Page 32 to 33) and Note 21. Catastrophe Reinsurance (Page 129 to 131).</p>
<b>Environmental Risk Exposure</b>	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Discussion and Analysis	N/A	FN-IN-450a.3	<p>For more information on how Kemper monitors and manages environmental risks, refer to the “Climate Risk Management” section in the 2022 ESG Report (Page 10), Kemper’s <a href="#">2021 Form 10-K</a>, Item 1. Business - Reinsurance (Page 7 and 11) and Item 1A. Risk Factors - Risks Relating to Estimating Property and Casualty Insurance Losses and Loss Adjustment Expenses and Catastrophes (Page 18 to 19).</p>

<b>Systemic Risk Management</b>	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted with the Central Clearinghouse, and (3) total potential exposure to centrally cleared derivatives	Quantitative	Reporting currency	FN-IN-550a.1	For more information on Kemper's approach to disclosing details about financial instruments subject to material market risk, refer to Kemper's <a href="#">2021 Form 10-K</a> , Item 7A. Quantitative and Qualitative Disclosures About Market Risk (Page 66 to 67).
<b>Systemic Risk Management</b>	Total fair value of securities lending collateral assets	Quantitative	Reporting currency	FN-IN-550a.2	As of December 31, 2021, no Kemper insurance subsidiary had securities lending collateral assets per Schedule DL of their statutory financial statements.
<b>Systemic Risk Management</b>	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	Discussion and Analysis	N/A	FN-IN-550a.3	The oversight of these risks sit with the ERM function. See the <a href="#">"Climate Risk Management" section of the 2022 ESG Report (Page 10)</a> for details on our risk management.
<b>N/A</b>	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	Quantitative	Number	FN-IN-000.A	Kemper discloses policies in-force and value of in-force data, refer to our <a href="#">quarterly earnings call presentations</a> .