



A Message from Joe Lacher

President and Chief Executive Officer
Kemper Corporation

To Our Kemper Personal Auto Customers:

As the COVID-19 pandemic continues to unfold, Kemper has taken a thoughtful and focused approach to help our employees, customers, agents and communities get through this extraordinary and challenging period.

This crisis deserves everyone's attention and we all have a responsibility to do our part. Kemper has always been there to help our customers through the tough times and now is no different. You have done your part by practicing social distancing and you're driving less. With less cars on the road, there are fewer accidents. To that end, **Kemper's personal auto customers who have a policy in force as of April 30 will be credited 15% of their April premiums in May and customers with a policy in force as of May 31 will be credited 15% of their May premiums in June.**

The two premium credits will total approximately \$100 million that we are returning to our policyholders, pending regulatory approval. **There is no action required on your part, and the credits will be applied directly to your policy.** If you have already paid your policy in full, you will receive a refund of the credited amounts.

Providing relief to our communities that have urgent needs during the COVID-19 crisis is also part of our responsibility. We recently announced that we are committing \$1 million in support to organizations focused on critical issues including food insecurity and supporting front-line medical personnel. These organizations are doing extraordinary work to help our communities deal with this crisis. We are proud to support them and urge everyone to assist their communities in whatever way they can.

Our commitment to serving our customers has never been stronger and we'll continue to do our part to help everyone get through this difficult time. Thank you for being part of the Kemper family, and please stay safe and healthy.

Joseph P. Lacher, Jr.
President & CEO