



# A Message from Joe Lacher

President and Chief Executive Officer  
Kemper Corporation

To Our Kemper Policyholders:

Like all of you, we are closely monitoring the spread and impact of COVID-19. During this unprecedented health crisis, our hope is that you, your families and loved ones are safe and healthy. To those directly affected by the coronavirus—including those supporting their communities, like our healthcare workers, bank tellers, grocery store personnel and postal workers—we are indebted to your dedication and perseverance during this difficult time.

Protecting our employees' health and safety is a top priority. We all have a responsibility to do our part in "flattening the curve." We're following CDC-recommended guidelines, including altering our travel and meeting guidelines, enhancing cleaning processes in Kemper facilities, reminding employees of personal hygiene practices, and enforcing social distancing requirements. We have enabled a large percentage of our employee base to work remotely.

The very nature of the insurance business provides us with significant experience in navigating through periods of volatility and uncertainty, through crises and catastrophe, and this moment is no different. Our focus, as always, will be on delivering on our promises to you, our customers. We're committed to keeping our businesses running to ensure we meet our obligations to customers, vendors and suppliers. We can accomplish this by keeping our employees safe and healthy, and staying focused on delivering on our mission.

The combination of these efforts may mean that you will experience longer hold times on the phone, or longer processing times for your application or claim. That is the reality of what it will take to respond to this crisis, and we thank you in advance for your patience. Make no mistake that we're dedicated to providing you with the best service possible during this time. We have online and digital tools that will offer a quicker solution than our call centers or a safer solution than an in-person agent visit right now. These are the preferred methods of contact to ensure we're providing our customers the support they need while we do our part to keep everyone in our ecosystem safe and healthy.

This crisis deserves everyone's attention. We're doing our part and making sure we can continue to serve you, our customers 6.4 million strong. You've depended on us to get you through tough times before and you can trust us now, and it's that trust that drives our commitment to our customers, employees, communities and stakeholders.

We appreciate your continued support as we all work through this challenge together. Please stay safe and healthy.

Joseph P. Lacher, Jr.  
President and CEO  
Kemper Corporation