



Welcome

"Green Labor" on the job

A big conservation initiative greets all eyes



KEMPER





KEMPER

Today, Kemper is a leading specialized multi-line insurer, with over \$12 billion in assets



The Kemper family of companies offer personalized solutions for individuals, families and businesses.

Based in Chicago, IL, Kemper is publicly traded on the New York Stock Exchange (KMPR).

Kemper's businesses collectively:

- offer insurance for auto, home, life, health and valuables
- service approximately 6.4 million policies
- represented by more than 30,000 agents and brokers
- employ more than 8,300 associates dedicated to providing exceptional service
- licensed to sell insurance in 50 states and the District of Columbia





- Business Units -

KEMPER Personal Insurance

Kemper Personal Insurance: provides affordable home and auto insurance options you can rely on to meet your customers' needs

KEMPER Auto

Kemper Auto: affordable personal and commercial auto insurance solutions for unique driver needs

Kemper Auto | Infinity: national provider of auto insurance; concentration on nonstandard auto insurance

Kemper Auto | Alliance United: provides insurance to those in California who may have had difficulties obtaining or maintaining auto insurance

KEMPER Life & Health

Kemper Life: provides affordable insurance options for preserving peace of mind and financial security for their loved ones

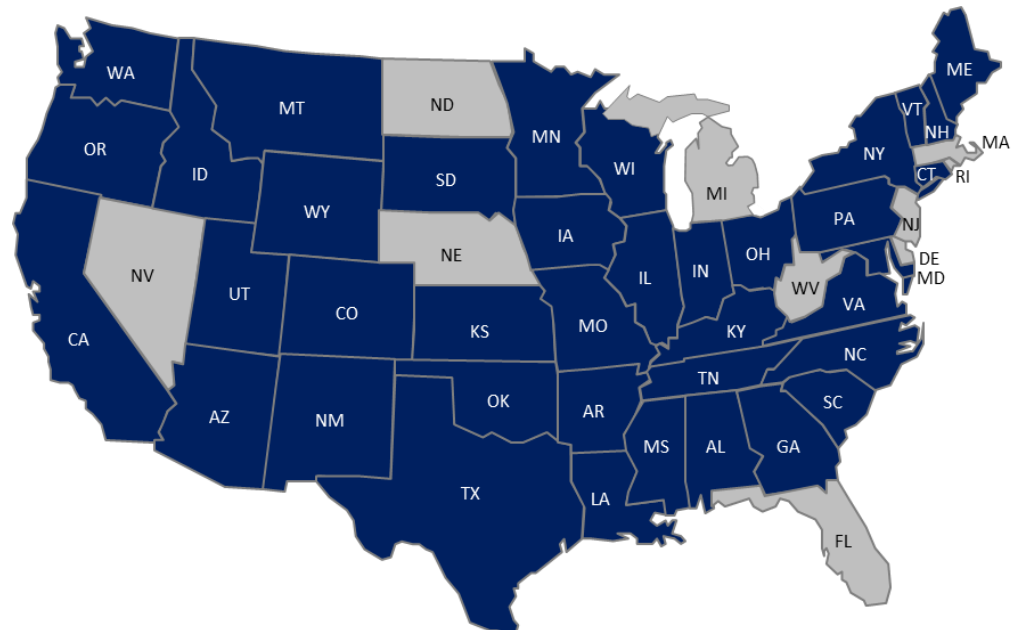
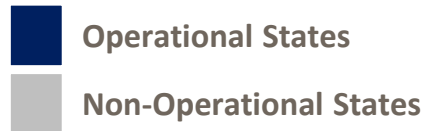
Kemper Health: offers affordable insurance options that provide financial protection from the high costs of healthcare



Kemper Personal Insurance

- offers Home, Auto and Package products in 38 states and the District of Columbia
- offers policy customization via product bundles or à la carte options
- provides a variety of discounts to keep prices competitive and improve product marketability
- helps agents write and retain a broader market through pricing sophistication

KPI Coverage Map





Why Sell Kemper?

We make it easy to do business with us!

Through:

- quoting via comparative raters
- sophisticated suite of proprietary quoting, servicing and billing systems
- dedicated sales, underwriting, claims and service support team
- quick access to product guides, customer policy management and more
- professional and up-to-date product and marketing materials from our Marketing Resource Center – *for free*





**Products, Underwriting
and Services**

Kemper Personal Insurance

Auto Product



- Auto Basics
- Auto Underwriting Guidelines
- Auto Optional Coverages
- Auto Discounts



Kemper Personal Insurance

Auto Basics



Whether you own or lease a vehicle, Kemper has an Auto policy that's right for you!

Policies are written using the latest ISO 2005 forms with Kemper-specific modifications, providing a wide range of limits and coverage options.

Basic Policy Offerings:

- provides Liability and Physical Damage
- wide range of Split and Single Limits; Comprehensive and Collision deductibles
- Full Glass with no deductible

Policy Term Options:

- 6 month
- 12 month

Number of Vehicles:

- 12 vehicles on a policy
 - 8 private passenger
 - 4 miscellaneous vehicles

Number of Drivers:

- up to 8 drivers on a policy



Kemper Personal Insurance

Auto Underwriting Guidelines

KEMPER Personal Insurance - Auto Underwriting Guidelines



Underwriting guidelines are established standards and requirements used to make decisions on acceptance, modification or rejection of a potential new risk.

Auto underwriting guideline manuals provide information on:

- ineligible Auto exposures
 - documentation retention - what documents should be provided to the company vs. retained in the agency file
-

State underwriting guideline manuals are located on Agent Inside. Follow these steps:

1. log in to www.agentinside.com
2. proceed to Manuals/Forms menu
3. select Kemper Prime Manuals
4. locate State
5. click on Auto Underwriting Guidelines

KEMPER Personal Insurance - Auto Underwriting Guidelines



Kemper Underwriting Guidelines provide standards on incident history.

Examples (see online state underwriting manuals for complete details):

Incident history:

- Incidents are defined as at-fault accidents, non-fault accidents and minor violations.
- Experience period for all activity is five years immediately preceding the new business effective date or preparation date of the renewal.
- All activity for all listed drivers must be reported even if incidents occurred on policies that are not the applicant's. This activity includes paid and unpaid losses as well as motor vehicle convictions.
- Open claims without prior underwriting approval are ineligible (new business only).

KEMPER Personal Insurance - Auto Underwriting Guidelines



Kemper Underwriting Guidelines provide standards on ineligible exposures.

Examples (see online state underwriting manuals for complete details):

Ineligible exposures include:

- applicants with a lapse of 30 days or more
- operators without a valid, verifiable U.S. or Canadian driver's license
- operators licensed fewer than three years with any incidents (new business only)
- operators licensed three to five years with more than one incident (new business only)
- vehicles not titled/registered to the named insured(s), (vehicles titled in the name of a family trust are eligible)
- vehicles with a cost new at or more than \$150,000 or motorhomes with a stated amount more than \$200,000



Our **underwriting guidelines** are not only available via online state manuals, but also integrated in our quoting and servicing systems.

Alerts and messages:

- If a quote (new business or midterm change) falls outside the stated underwriting guidelines or if there is a concern Underwriting needs to review prior to binding, the systems will present an underwriting message with an alert regarding any issues.
- There are two primary underwriting messages that could be presented when quoting and issuing new business:
 - **“Block Quote”** - generated when the risk is deemed ineligible for coverage
 - **“Block Issue”** - generated when additional information is required by Underwriting for eligibility review, before the policy can be issued



Auto Optional Coverages

Auto Optional Coverages



- **Kemper Prime Auto Enhanced Auto**
- **Transportation Network Driver (No Passenger)**
- **Kemper Total**
- **Family Trust**
- **Roadside Assistance**
- **Rental Reimbursement**
- **Named Non-Owner**

*See state manuals for a complete list of Auto optional coverages

Kemper Personal Insurance

Auto Optional Coverages

KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced provides a comprehensive set of coverage offerings designed to take care of your customers and their vehicle.

Kemper Prime Auto Enhanced includes:

- Waiver of First Accident or Minor Violation
- Diminishing Deductible Credit
- Parked Automobile Deductible Waiver
- Trip Interruption
- Personal Property
- Key and Transmitter Replacement



Auto Enhanced features are only available as a bundle and not sold individually.

Coverage features may vary by state and are not offered in North Carolina.

KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Waiver of First Accident or Minor Violation:

- The insured is immediately eligible when coverage is added.
- One Kemper incurred accident/minor violation is waived during the three-year experience period regardless of:
 - number of vehicles or operators
 - when an operator is added
- A waiver must expire before a new waiver can be applied.
- The waiver will not apply to:
 - a major violation, license suspension or revocation in conjunction with the accident or minor violation



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Diminishing Deductible Credit:

- It accrues each term all drivers have no at-fault accidents/major violations and maintain continuous coverage with Kemper.
 - **new business:** each vehicle accrues initial \$100 Diminishing Deductible Credit for annual and \$50 for six-month policies
 - **renewal:** annual policy gets additional \$100 credit and six-month policy gets \$50 credit
- The Diminishing Deductible Credit caps at \$500; minimum deductible is \$100.
- The credit can only be used once during a policy term regardless of number of vehicles on the policy.
- Credit accrual is not impacted by a loss covered under the Parked Automobile Deductible Waiver.



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Parked Automobile Deductible Waiver:

- The Collision deductible is waived if the insured vehicle is legally parked and unoccupied when damaged.
- The vehicle must have Collision and be in the custody of the Named Insured or family member.
- The deductible is waived under Parked Automobile, and it will have no impact on Diminishing Deductible Credit, if applicable to the covered vehicle.



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Trip Interruption:

- This provides up to \$600 for reasonable transportation expenses, lodging and meals incurred for a covered vehicle with Collision and Comprehensive in the event of:
 - mechanical or electrical breakdown
 - direct and accidental loss caused under Collision or Comprehensive
- It is not subject to a deductible.
- Coverage is paid as excess over another recovery source, such as vehicle warranties, automobile clubs, mechanical breakdown or similar plans.



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Personal Property:

This coverage provides up to \$1,000 for sudden and accidental physical loss to personal property owned by the insured or a family member while in the covered auto.

- It's only applicable to a covered auto with Collision or Comprehensive coverage.
- Covered losses are settled on an Actual Cash Value basis.
- The deductible is waived if vehicle is stolen.
- In case of theft, larceny, malicious mischief or vandalism coverage, the loss is subject to a \$250 deductible.



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Prime Auto Enhanced

Key and Transmitter Replacement:

If a vehicle's key or transmitter entry device is lost or stolen, we'll pay to replace it.

- The coverage limit is \$500.
- The loss is not subject to a deductible.



KEMPER Personal Insurance - Auto Optional Coverages



Transportation Network Driver (No Passenger) provides coverage for private passenger automobiles used for prearranged transportation of persons for a Transportation Network Company.

- The automobile must be registered to the owner, and have liability through the Transportation Network Company.
- Automobile must be classified as Transportation Network Use.
- Coverage is not provided when a passenger is in the vehicle.
- Premium is based on annual miles driven while operating as a Transportation Network Driver.



KEMPER Personal Insurance - Auto Optional Coverages



Kemper Total changes coverage from Actual Cash Value to Replacement Cost.

- The vehicle must be added within 30 days of purchase or lease, and have Comprehensive and Collision.
- The vehicle model year must be within one year of the policy effective year or greater.
- Coverage must be maintained continuously on the vehicle and cannot be reinstated once discontinued.
- Coverage stays on for ***up to 3 years.***



KEMPER Personal Insurance - Auto Optional Coverages



Family Trust offers a great way to provide coverage in unique situations.



Family Trust:

- It provides coverage for vehicles held in the name of a family trust.
- Coverage is not available for a trust in the name of a business.

KEMPER Personal Insurance - Auto Optional Coverages



Roadside Assistance coverage provides towing and labor to the nearest qualified repair facility, at the time and place of disablement, when a covered automobile is disabled on the road due to, but not limited to, the following:

- mechanical breakdown
- battery failure
- flat tire
- insufficient supply of fuel, oil or other fluids
- lock out
- entrapment in snow, mud, water or sand

It is applicable to all endorsed private passenger autos, including covered rental autos.



Coverage is excluded for trailers (when not attached to a covered automobile), motorhomes, miscellaneous automobiles and golf carts.

KEMPER Personal Insurance - Auto Optional Coverages



You can help get your customers back on the road with **Rental Reimbursement coverage**.

Rental Reimbursement coverage is provided for transportation expenses incurred by the insured as the result of a loss to an automobile listed on the policy or a non-owned auto up to the daily limit and maximum limit selected.

- It's applicable to private passenger automobiles with Liability or Comprehensive coverage.
- Limits of \$30/\$900 shall be included where Comprehensive is afforded.
- Coverage is excluded for trailers, motorhomes, miscellaneous automobiles and golf carts.



KEMPER Personal Insurance - Auto Optional Coverages



Named Non-Owner coverage is another great option for customers with unique driving situations.

Named Non-Owner coverage provides Liability coverage to a single operator/
Named Insured who:

- uses a private passenger company car as their primary mode of transportation
- otherwise requires Liability coverage for the personal operation of a non-owned automobile



Liability coverage includes:

- Bodily Injury
- Property Damage
- Medical Payments
- Personal Injury Protection
- Uninsured Motorist and Underinsured Motorist Bodily Injury

*Liability coverage offered by this endorsement may vary by state



Auto Discounts

KEMPER Personal Insurance - Auto Discounts



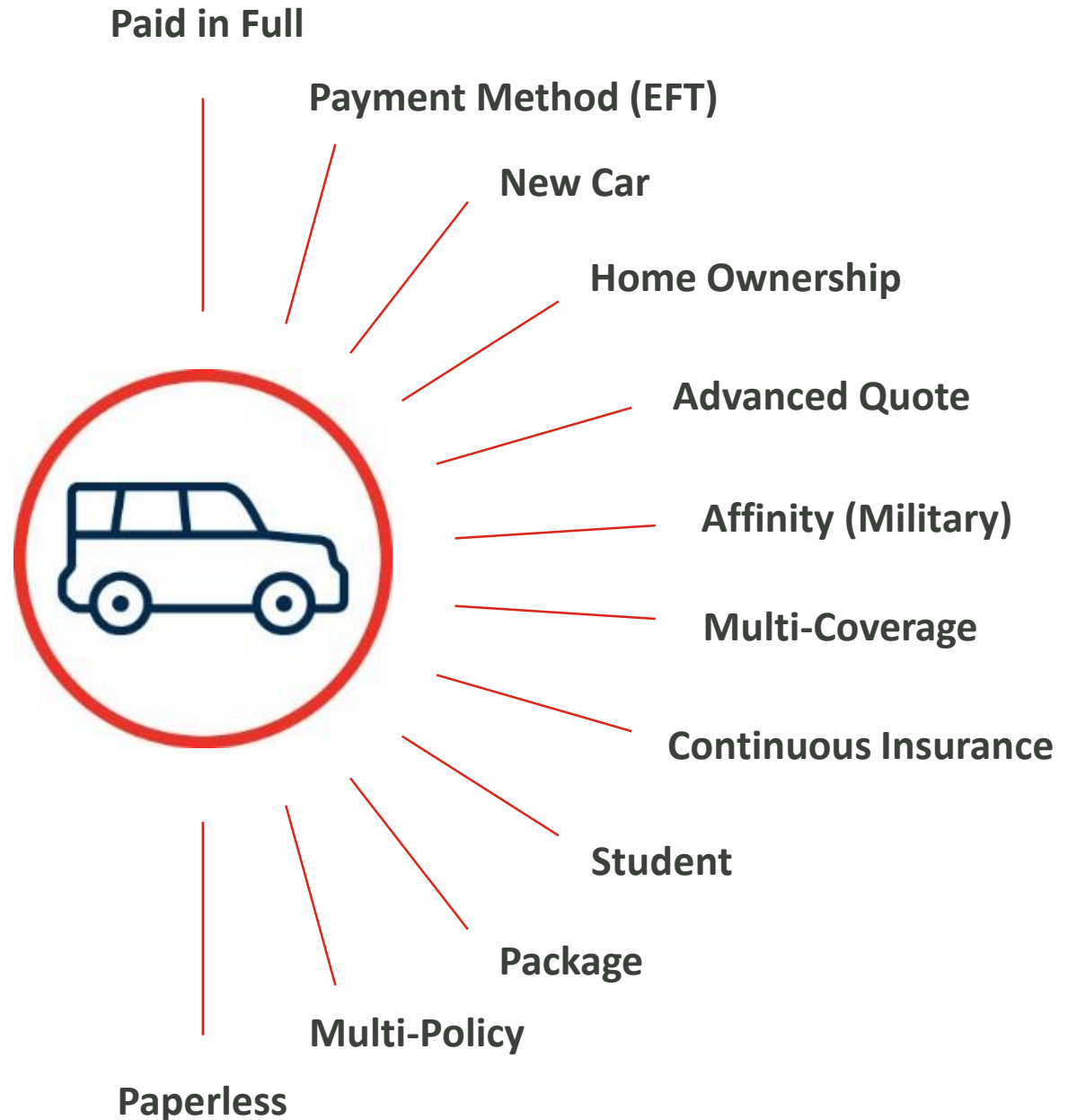
With Auto discounts, we make selling Kemper easy!

The many Auto discounts offered help your customers save money by:

- providing immediate savings
- keeping costs down



Auto Discounts



This material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. In all instances, current policy contract language prevails. Products, services and discounts referenced herein are not available in all states or in all underwriting companies. Coverage is subject to individual policyholders meeting underwriting qualifications and to state availability.

Kemper Personal Insurance

Auto Discounts

KEMPER Personal Insurance - Auto Discounts



The **Paid in Full** discount is a great option for customers to save money on their Auto policy.

The discount is applied when an insured signs up for our one-pay payment plan, and either:

- pays their policy in full at new business
- pays their policy in full at first invoice of renewal



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- Addition or removal of the discount applies to entire policy term if a request is submitted prior to initial payment due date for that term and the term has not yet been paid in full.

KEMPER Personal Insurance - Auto Discounts



Payment Method (EFT) offers a great way to save money on an Auto policy.

Simply select the EFT Payment Method in the billing payment method options.

- Electronic Funds Transfer (EFT) will automatically withdraw funds directly from a checking or savings account provided by the insured.
- EFT does not apply to credit card accounts or the recurring credit card payment method.



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- Insureds may enroll or un-enroll at any time.
 - Enrollment/un-enrollment will result in a premium change as of the effective date of change in the payment method options.

KEMPER Personal Insurance - Auto Discounts



The **New Car** discount provides an automatic savings for your customers when insuring a newer model year vehicle.

In order to qualify for the discount, the vehicle does not have to be brand new.

New Car also applies to newer model year vehicles as well.

The vehicle model year must be 10 years or newer.

The discount amount is determined by **two** factors:

- the difference between the effective year of the policy term
- automobile model year



KEMPER Personal Insurance - Auto Discounts



The **Homeownership** discount can save your customers money on their Auto policy, just for being a homeowner!

The Homeownership discount applies when the Named Insured or spouse owns a home or condo that is not insured with Kemper.



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- Policyholders receiving a discount for having their primary residence insured with Kemper are not eligible for the Homeownership discount.
 - If Kemper is unable to verify ownership, proof of ownership may be required once the policy issues.

KEMPER Personal Insurance - Auto Discounts



The **Advanced Quote** discount is applied to new business policies when a quote is initiated by the customer prior to the expiration date of their current insurance policy.

Advanced Quote is automatically applied in raters and rating systems.

The discount is determined by the current policy expiration date and the quote start date.

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- The discount varies by the number of days between the start of the quote and the prior carrier policy expiration date. The discount shall be reduced over time.
 - Policies with a lapse in coverage are not eligible.
 - It is available to prior carrier Kemper policies if considered an eligible rewrite. Advanced Quote discount does not apply to policies that are part of an acquisition transfer.



KEMPER Personal Insurance - Auto Discounts



The **Affinity** discount is applied to policies in which the Named Insured or spouse is a member of:

- active duty military
- traditional drilling Guard/Reserve
- retired military member of the Armed Forces of the United States
- Junior or Senior Cadet in any of the four military academies

*Proof is required.



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- Traditional drilling refers to those National Guard and Reservist members who attend drills and annual training.
 - The four military academies that qualify for the Affinity discount are: U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy and U.S. Coast Guard Academy.

KEMPER Personal Insurance - Auto Discounts



The **Multi-Coverage** discount saves your customers money when they elect to purchase full coverage on their vehicle(s).

- The Multi-Coverage discount is determined based on the number of vehicles with multiple coverages, relative to the total number of vehicles insured on the policy.

Please Note: “Multiple coverages” means that a private passenger automobile on the policy has:

- Bodily Injury and Property Damage (or Combined Single Limits)
- Comprehensive
- Collision



KEMPER Personal Insurance - Auto Discounts



Continuous Insurance provides a discount for policyholders with previous insurance coverage, to help you attract new customers.

The Continuous Insurance discount is applied if a Named Insured or spouse had insurance immediately prior to receiving coverage with Kemper.

The following are considered an acceptable lapse in coverage:

- military deployment
- listed as an additional driver
- automobile in storage with insurance coverage
- company automobile use



*The rate is based on the days lapse in coverage, if applicable, or zero (0) days lapse.

KEMPER Personal Insurance - Auto Discounts



You can help your customers save money on student drivers with the **Student** discount.

The Student discount applies when either of the following conditions are met:

- a student on the policy is full time, under the age of 24 and in good academic standing
- the student meets the definition of a student away at school



A student in good academic standing is defined as one who, during the immediately preceding school semester, has maintained a B (3.0) average, or is on the Dean's List, Honor Roll or equivalent. Proof, in the form a certified statement from a school official, must be provided.

A student away at school is defined as a student (under the age of 24) enrolled and residing at an educational institution 100 miles or more away from the automobile's principal garaging location and with no access to an insured automobile. A valid zip code for the educational institution is required.

KEMPER Personal Insurance - Auto Discounts



With the **Package** discount, being a Kemper customer has its rewards!

The Package discount is applied when both an auto and primary residence are insured with Kemper Personal Insurance.

And there are even more ways to save...

When customers add additional lines or coverages with Kemper Personal Insurance, the Package discount grows!

KEMPER Personal Insurance - Auto Discounts



The **Multi-Policy** discount is another great way to save by being a Kemper customer.

The Multi-Policy discount will be applied to a monoline Auto policy when at least one additional coverage or policy is insured by Kemper Personal Insurance.

The discount will increase if more than one additional coverage or policy is present. Additional coverage and policies include:

- Residences: Secondary, Seasonal
- Personal Umbrella Liability Coverage
- Dwelling Fire
- Scheduled Personal Property
- Blanket Valuable Items





By going **Paperless**, customers can enjoy cost-saving benefits and the convenience of 24/7 secured access to their policy and billing information.

Paperless Discount – Policy and Billing Documents:

- The discount applies to policyholders who elect to receive policy and/or billing documents electronically.
- To be eligible, the policyholder must provide and confirm a valid email address.
- The policyholder may elect to enroll or un-enroll in paperless at any time.

*Note: The addition or removal of paperless options will result in a change in premium as of the effective date of the change.

- Policy “notices” will not be sent via email even if Paperless option is selected.



Kemper Personal Insurance

Home



- **Home Basics**
 - Policy Form Types
 - Dwelling Occupancy Types
 - Deductibles
 - Blanket Property Limit
- **Home Underwriting Guidelines**
- **Home Coverage Offerings**
 - Kemper Prime Home Essentials
 - Kemper Prime Home Enhanced
 - Kemper Prime Home Elite
- **Home Optional Coverages**
- **Home Discounts**



Kemper Personal Insurance

Home Basics



Kemper Personal Insurance Homeowner policies protect many of your customer's biggest investments and more!

Policies are written using the latest ISO 2011 forms with Kemper-specific modifications, allowing us to offer a broad spectrum of products and coverage options.

Basic Policy Form Types:

- Homeowner (HO-3)
- Renters (HO-4)
- Condo (HO-6)

Dwelling Occupancy Types:

- Primary
- Secondary
- Seasonal
- Rented to Others - Condo



KEMPER Personal Insurance - Home Basics



Primary Home

A **Primary** home is a residence occupied by the insured on a regular and primary basis.

Available Form Types are HO-3, HO-4 and HO-6:

- The applicant/Named Insured is required to be the legal owner and occupant (HO-3 and HO-6 only).
- No more than one residence may be classified as Primary at any given time.
- Eligible Protection Classes are 1-9 only.
 - Protection Class 9 Coverage A maximum is \$749,999.
- No more than 1 or 2 family risks are permitted.





Secondary Home

A **Secondary** home is any residence not meeting the definition of Primary, Seasonal or Rented to Others.

Available Form Types are HO-3, HO-4 and HO-6:

- Homeowner coverage is provided under a separate Secondary homeowner policy.
- A Primary homeowner policy written with Kemper Personal Insurance is required to write a Secondary homeowner policy.
- Eligible Protection Classes are 1-8 only.
- The Coverage A maximum is \$499,999.
- No more than 1 or 2 family risks are permitted.
- The home must be accessible year round and not isolated.





Seasonal Home

A **Seasonal** home is a residence that is continuously unoccupied for 3 or more consecutive months during any one-year period.

Available Form Types are HO-3 and HO-6:

- Homeowner coverage is provided under a separate Seasonal homeowner policy.
- A Primary homeowner policy written with Kemper Personal Insurance is required in order to write a Seasonal homeowner policy.
- Eligible Protection Classes are 1-8 only.
- Coverage A maximum is \$499,999.
- No more than 1 or 2 family risks are permitted.
- The home must be accessible year round and not isolated.





Rented to Others - Condo

An individually owned unit within a multiunit structure that is regularly rented or held for rental to others is classified as **Rented to Others**.



Available Form Types: HO-6 with the Unit-Owners Rental to Others Endorsement attached



Deductibles

- HO-3 Policy Form:
 - All Other Peril: Minimum \$1,000
 - Windstorm or Hail: Mandatory minimums vary by state, available countrywide and cannot be less than the All Other Peril deductible
- HO-4 and HO-6 Policy Forms:
 - All Other Peril: Minimum \$500





Kemper Personal Insurance's **Blanket Property Limit (BPL)** combines all Section I coverage limits into one total limit—offering more flexibility for loss settlement.

- BPL is calculated by form type by totaling the sum of Section I coverages:

HO-3: A+B+C+D

HO-4: C+D

HO-6: A+C+D

Blanket Property Limit - HO-3 Example	
Coverage A - Dwelling	\$300,000
Coverage B - Other Structures	\$30,000
Coverage C - Personal Property	\$210,000
Coverage D - Loss of Use Per Occurrence	\$60,000
Total Blanket Property Limit	\$600,000

- BPL is automatically included in Kemper Prime Home Enhanced and Elite coverage offerings.
- A non-BPL policy is available through Kemper Prime Home Essentials.

Kemper Personal Insurance

Home Underwriting Guidelines



Underwriting guidelines are established standards and requirements used to make decisions on acceptance, modification or rejection of a potential new risk.

Home underwriting guideline manuals provide information on:

- Ineligible home exposures
 - Binding authority in instances of a new insured location, storm watches or warnings, wildfire and earthquake or volcanic eruption
 - Documentation retention - what documents should be provided to the company vs. retained in the agency file
-

State underwriting guideline manuals are located on Agent Inside. Follow these steps:

1. log in to www.agentinside.com
2. proceed to Manuals/Forms menu
3. select Kemper Prime Manuals
4. Locate State
5. Click on Home Underwriting Guidelines



Kemper Underwriting Guidelines provide requirements on loss history.

Examples (see online state underwriting manuals for complete details):

Loss History:

- Experience period for loss history is five years immediately preceding the new business effective date or preparation date of the renewal.
- Losses involving negligence or carelessness are ineligible for new and renewal business.
- Ineligible loss history for new business only:
 - two or more losses of any type
 - liability or fire (excluding weather-related) losses
 - water or theft losses at or above \$2,500 (below \$2,500 requires prior Underwriter approval)
 - open claims without prior Underwriting approval



Kemper Underwriting Guidelines provide requirements on ineligible liability exposures

Examples (see online state underwriting manuals for complete details):

Ineligible Liability Exposures:

- unfenced pools
- dogs with a bite history
- dogs of, or mixed with the following breeds: Akita, American Staffordshire terrier, cane corso, chow, Doberman Pinscher, pit bull Terrier, Rottweiler, Staffordshire bull terrier, Presa Canario, wolf dog/wolf mix
- no more than 3 additional owner-occupied residences
- no more than 4 rental locations and no more than 2 units per location; a unit is defined as a single family dwelling or a single apartment or condo unit within a single or multi-family residential location
- short-term rentals on premises (room or home)



Kemper Underwriting Guidelines provide requirements on ineligible property conditions.

Examples (see online state underwriting manuals for complete details):

Ineligible Property Conditions:

- unoccupied or vacant
- in foreclosure or for sale
- under renovation or construction
- unique construction including: log, mobile or manufactured
- existing maintenance concerns or damage in need of repair
- other structures which exceed 2,500 square feet, or are used for storing hazardous materials
- roofs 20 years or older (except those with lifetime roof materials)
- flat roofs 10 years or older
- galvanized, lead or polybutylene plumbing
- less than 100 amp service, fuses, knob and tube or aluminum wiring in whole or in part without prior Underwriting approval
- primary heat source that runs without a thermostat, including wood, coal or pellet stoves
- furnaces or boilers 25 years or older
- underground oil tanks
- located in a brush area, or within 1,000 feet of a waterline
- located in a flood area without a flood policy

KEMPER Personal Insurance - Home Underwriting Guidelines



Kemper Underwriting Guidelines provide set guidelines for when a Central Station or Direct Burglar and Fire Alarm are required.

Examples (see online state underwriting manuals for complete details):

Central station or direct burglar and fire alarm is required.

- Coverage A at or above \$1,000,000 in protection class 1-8
- Coverage A at or above \$500,000 in protection class 9
- Coverage C at or above \$500,000 on a tenant or condo policy





Our **underwriting guidelines** are not only available via online state manuals, but also integrated in our quoting and servicing systems.

Alerts and Messages:

- If a quote (new business or midterm change) falls outside the stated underwriting guidelines or if there is a concern Underwriting needs to review prior to binding, the systems will present an underwriting message with an alert regarding any issues.
- There are two primary underwriting messages that could be presented when quoting and issuing new business:
 - **“Block Quote”** - generated when the risk is deemed ineligible for coverage
 - **“Block Issue”** - generated when additional information is required by Underwriting for eligibility review, before the policy can be issued

Kemper Personal Insurance

Home Coverage Offerings

KEMPER Personal Insurance - Home Coverage Offerings



Three Coverage Offerings

Kemper Personal Insurance provides the ability to tailor coverage to meet the varied needs of your customers by offering three Home coverage level options:

- Kemper Prime Home Essentials
- Kemper Prime Home Enhanced
- Kemper Prime Home Elite



KEMPER Personal Insurance - Home Coverage Offerings



Kemper Prime Home Essentials

Kemper Prime Home Essentials is our base coverage level option.

This coverage level option is available for homeowner form types HO-3, HO-4 and HO-6 and occupancy types Primary, Secondary, Seasonal and Rented to Others.

A few items included in the Kemper Prime Home Essentials coverage level are*:

- **Covered Perils - Dwelling:** Open Perils
- **Covered Perils - Personal Property:** Named Perils
- **Dwelling Replacement Cost:** By Endorsement
- **Replacement Cost Contents:** By Endorsement
- **Coverage E - Personal Liability**
 - Minimum \$100,000
 - Maximum \$500,000
- **Coverage F - Medical Payments to Others**
 - Minimum \$1,000
 - Maximum \$5,000



* See state manuals for complete coverage details

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KEMPER Personal Insurance - Home Coverage Offerings



Kemper Prime Home Enhanced

Kemper Prime Home Enhanced is our second coverage level option, which offers increased limits and additional built-in coverage.

This coverage level option is available for homeowner form types HO-3, HO-4 and HO-6 and occupancy type Primary.

A few items included in the Enhanced coverage level are*:

- **Covered Perils - Dwelling:** Open Perils
- **Covered Perils - Personal Property:** Open Perils
- **Dwelling Replacement Cost:** 125%
- **Replacement Cost Contents:** Included
- **Coverage E - Personal Liability**
 - Minimum \$300,000
 - Maximum \$750,000
- **Coverage F - Medical Payments to Others**
 - Minimum \$3,000
 - Maximum \$5,000



* See state manuals for complete coverage details

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KEMPER Personal Insurance - Home Coverage Offerings



Kemper Prime Home Elite

Kemper Prime Home Elite is our third coverage level option and our most robust, providing the most comprehensive coverage and built-in increased limits.

This coverage level option is available for homeowner form types HO-3 and HO-6 and occupancy type Primary.

A few items included in the Elite coverage level are*:

- **Covered Perils - Dwelling:** Open Perils
- **Covered Perils - Personal Property:** Open Perils
- **Dwelling Replacement Cost:** 150%
- **Replacement Cost Contents:** Included
- **Coverage E - Personal Liability**
 - Minimum \$500,000
 - Maximum \$1,000,000
- **Coverage F - Medical Payments to Others**
 - Minimum and Maximum \$5,000



* See state manuals for complete coverage details

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KEMPER Personal Insurance - Home Coverage Offerings



Kemper Prime Home Essentials, Enhanced and Elite Comparison Chart

Coverage Offering	Form Type			Policy Type	
	HO-3	HO-4	HO-6	Monoline	Package
Essentials	✓	✓	✓	✓	✓
Enhanced	✓	✓	✓	✓	✓
Elite	✓		✓	✓	✓

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Home Optional Coverages

Home Optional Coverages



- **Equipment Breakdown**
- **Eco-Upgrade**
- **Extended Dwelling Replacement Cost**
- **Functional Replacement Cost Loss Settlement**
- **Replacement Cost for Certain Non-Building Structures**
- **Named Other Structure Exclusion**
- **Limited Water Backup and Sump Discharge or Overflow**
- **Blanket Valuable Items**
- **Scheduled Personal Property**
- **Identity Fraud Expense**
- **Assisted Living Care**

*See state manuals for a complete list of Home optional coverages.

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Kemper Personal Insurance

Home Optional Coverages

KEMPER Personal Insurance - Home Optional Coverages



Equipment Breakdown - Applies to HO-3, HO-4, and HO-6

An exceptional and practical coverage for an insured's exposure that may not normally be covered under the standard policy.

Coverage includes up to \$100,000 for sudden, accidental physical loss caused by mechanical or electronic breakdown to covered property on residence premises. The coverage is:

- subject to a \$500 deductible, excludes wear and tear
- offers repair or replacement
- spoilage and cleanup
- removal of pollutants or contaminants



KEMPER Personal Insurance - Home Optional Coverages



Eco-Upgrade - Applies to HO-3, HO-4, and HO-6

Covers upgrades to energy-efficient covered property at time of loss, including:

- eco-friendly or energy-efficient appliances or building materials
 - cost of recycling debris
-
- It provides an aggregate limit of 5% of the covered loss up to a maximum of \$25,000.
 - Eco-Upgrade will cover up to \$250 to upgrade per Energy Star Qualified Household Appliance.



KEMPER Personal Insurance - Home Optional Coverages



Extended Dwelling Replacement Cost - Applies to HO-3

With Extended Dwelling Replacement, you can make sure your customers have added protection for peace of mind.

Kemper Personal Insurance Home policies may be endorsed to provide additional insurance under Coverage A when a loss exceeds the limit of liability shown in the policy Declarations page.

Property must be insured under Coverage A – Dwelling

- Essentials coverage is subject to a limit of 110 or 125% of the Coverage A
- Enhanced coverage is included at a limit of 125% of the Coverage A
- Elite Coverage is included at a limit of 150% of the Coverage A

The following risks are not eligible for this endorsement:

- dwellings located in Protection Class 10
- dwellings under construction
- dwellings built before 1940



KEMPER Personal Insurance - Home Optional Coverages



Functional Replacement Cost Loss Settlement - Applies to HO-3

Functional Replacement Cost Loss Settlement coverage provides building loss settlement based on:

- repairing or replacing covered items with less costly common construction materials and methods functionally equivalent to those that are obsolete, antique or custom
- automatically included on homes built before 1940

*Refer to your state manual for details



KEMPER Personal Insurance - Home Optional Coverages



Replacement Cost Loss Settlement for Certain Non-Building Structures - Applies to HO-3

This provides repair or Replacement Cost for non-building structures on the residence premises.

Including:

- reinforced masonry walls
- metal or fiberglass fences
- fences made of plastic/resin materials
- patios or walks not made of wood
- driveways
- in-ground or semi-in-ground swimming pools, therapeutic baths or hot tubs
(if walls and floors are made of reinforced masonry, cement, metal or fiberglass)



KEMPER Personal Insurance - Home Optional Coverages



Named Other Structures Exclusion - Applies to HO-3

Greater flexibility in coverage options gives you more ways to write business with Kemper!

With the Named Other Structures Exclusion, a policy may be endorsed to exclude **Section 1 Coverage** for a specified structure on the residence premises.

-
- This feature is subject to a written agreement between the Named Insured and Kemper.
 - Up to 3 structures may be excluded.



KEMPER Personal Insurance - Home Optional Coverages



Limited Water Backup and Sump Discharge or Overflow Replacement -

Applies to HO-3, HO-4, and HO-6

Protect your customers with coverage for damage caused by water backup from sewers or drains, or from overflow or discharge from a sump, sump pump or related equipment within the dwelling.

- Essentials coverage is optional in \$5,000 increments up to \$50,000
- Enhanced coverage includes \$10,000, but you can add up to \$50,000 in \$5,000 increments
- Elite coverage includes \$25,000, with the ability to add up to \$75,000 in \$5,000 increments

The following risks are not eligible for this endorsement:

- dwellings located in Protection Class 10
- dwellings under construction
- dwellings built before 1940



KEMPER Personal Insurance - Package Product



Blanket Valuable Items - Applies to HO-3, HO-4, and HO-6

Blanket Valuable Items is an easy way for your customers to purchase added protection for items that may not have a high value, but collectively, warrant additional insurance on a blanket coverage basis. Note:

- Open Perils coverage; no deductible
- no description, appraisal or bill of sale required
- minimum coverage amount \$1,000
- on Jewelry, Fine Arts, Furs and Silverware, per item maximum limit \$10,000, aggregate maximum limit \$50,000
- for Golfer's Equipment, Cameras, Guns, Musical Instruments and Fragile Articles (includes breakage coverage), per item maximum limit \$5,000, aggregate maximum limit \$25,000
- It's not available for Seasonal, Secondary or Rented to Others.
- Limits and/or guidelines may vary by state.





Scheduled Personal Property - Applies to HO-3, HO-4, and HO-6

Scheduled Personal Property offers broader coverage for single items with significant value.

- Property classes that can be covered on a scheduled basis:
Jewelry, Fine Arts, Cameras, Furs, Guns, Golfer's Equipment, Musical Instruments, Silverware, Stamps, Coins and Currency, Personal Electronic Equipment.
 - It provides Open Perils coverage; no deductible
 - full descriptions of all items required; certified appraisals within 5 years required for items \$25,000 or over
 - settled with Agreed Value for all Classes except Personal Electronic Equipment
-
- Central station burglar alarm is required for total schedules at or above \$100,000.
 - It's not available for Seasonal, Secondary or Rented to Others.

KEMPER Personal Insurance - Home Optional Coverages



Identity Fraud Expense Coverage - Applies to HO-3, HO-4, and HO-6

Identity Fraud Expense protects your customers in today's digital environment.

This comprehensive coverage includes a toll-free help line, case management services and identity restoration services.

- Coverage is automatically included at \$25,000 with Enhanced and \$50,000 with Elite; this coverage can also be added to Essentials up to \$15,000.
 - It's subject to a \$500 deductible.
-

Coverage is available for things like...

- costs for notarizing fraud affidavits or similar documents
- certified mail sent to law enforcement, financial institutions and credit agencies
- lost income resulting from time off work to meet/talk with law enforcement or credit agencies
- loan application fees for re-applying for a loan
- reasonable attorney's fees to defend lawsuits brought against insured

KEMPER Personal Insurance - Home Optional Coverages



Assisted Living Care Coverage - Applies to HO-3, HO-4, and HO-6

Kemper Personal Insurance Home policies may be endorsed to provide Personal Property, Additional Living Expense and Personal Liability coverage to a person regularly residing in an assisted living care facility, provided such person:

- is related to an insured by blood, marriage or adoption; and
- is not a member of that insured's household

Limits:

- \$10,000 for Personal Property
- \$6,000 for Additional Living Expenses
- \$100,000 for Personal Liability





Home Discounts

KEMPER Personal Insurance - Home Discounts



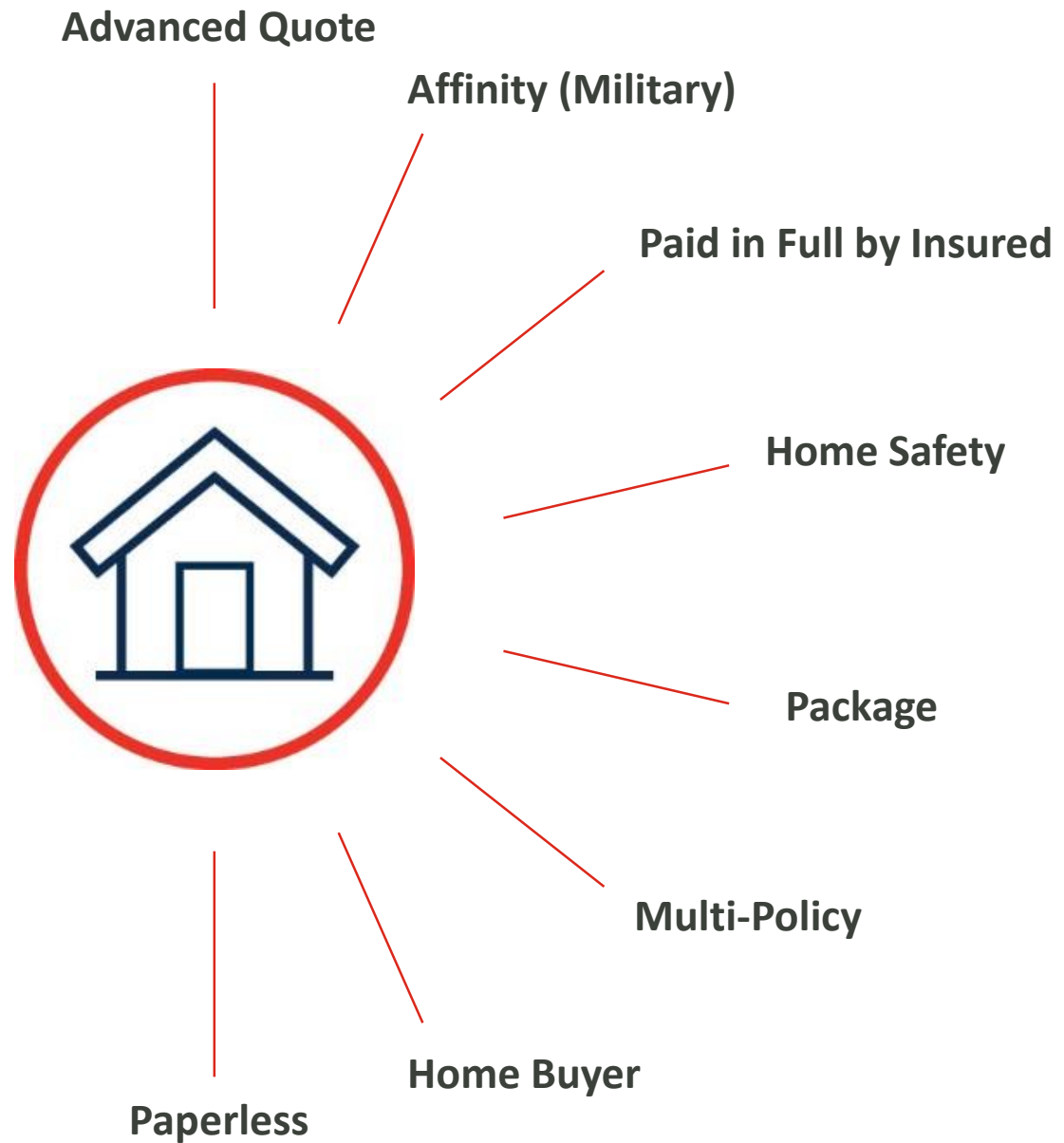
With Kemper Home discounts, we make selling Kemper easy!

Our many Home discounts help your customers save money by:

- providing immediate savings
- keeping costs down



Home Discounts



Kemper Personal Insurance

Home Discounts



The **Advanced Quote** discount is applied to new business policies when a quote is initiated by the customer prior to the expiration date of their current insurance policy.

Advanced Quote is automatically applied in raters and rating systems.

The discount is determined by the current policy expiration date and the quote start date, so if you have a closing and the date changes, it will not impact the Advanced Quote discount!

-
- The discount varies by the number of days between the start of the quote and the prior carrier policy expiration date. The discount shall be reduced over time.
 - Policies with a lapse in coverage are not eligible.
 - It's available to prior carrier Kemper policies if considered an eligible rewrite. The Advanced Quote discount does not apply to policies that are part of an acquisition transfer.



KEMPER Personal Insurance - Home Discounts



The **Affinity** discount is applied to policies in which the Named Insured or spouse is a member of:

- active duty military
- traditional drilling Guard/Reserve
- retired military member of the Armed Forces of the United States
- Junior or Senior Cadet in any of the four military academies

*Proof is required



-
- Traditional drilling refers to those National Guard and Reservist members who attend Drills and Annual Training.
 - The four military academies that qualify for the Affinity discount are: U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy and U.S. Coast Guard Academy.



Paid in Full is a rating factor that provides a great savings opportunity for the insured.

The savings is applied when an insured signs up for our one-pay payment plan and either:

- pays their premium in full at new business
- pays their premium in full at first invoice of renewal



*The Paid in Full savings does not apply to mortgagee-billed policies.

-
- Paid in Full classification applies to policies enrolled in a one-payment plan at new business or by the first invoice due date of the new business or renewal term.
 - A policy term shall be considered ineligible for Paid in Full classification due to reinstatement resulting from a returned payment or non-payment cancellation.

KEMPER Personal Insurance - Home Discounts



The **Home Safety** discount is applied to policies for homes (HO-3, HO-4, and HO-6) with the presence of qualifying loss prevention measures or green features, including:

- **Energy Star/EPA Certified Home** - meets EPA guidelines for energy efficiency with Energy Star/EPA certification
- **Fortified Home** - constructed to resist extreme weather such as high wind, wildfire, flood, hail and earthquake. Examples: added window and door protection; improved roof, wall and foundation connections; stronger roof design
- **LEED Certified Home** - independently verified to meet guidelines for high performance “green” design and construction
- **Whole House Water Leak Protection** - main water service automatic shuts off when a leak is detected
- **Automatic Gas Shutoff Valve** - professionally installed on gas or propane lines into the home. Also applies to all-electric/all-solar homes with no external fuel lines



*A maximum discount per peril applies. Proof is required for the discount to be applied to policy.

KEMPER Personal Insurance - Home Discounts



With the **Package discount**, being a Kemper customer has its rewards!

The Package discount is applied when both a primary residence and auto are insured with Kemper Personal Insurance.

And there are even more ways to save...

When customers add additional lines or coverages with Kemper Personal Insurance, the Package discount grows!

KEMPER Personal Insurance - Home Discounts



The **Multi-Policy** discount is another great way to save by being a Kemper Personal Insurance customer.

The Multi-Policy discount will be applied to a monoline primary Home policy when at least one additional coverage or policy is insured by Kemper Personal Insurance.

The discount will increase if more than one additional coverage or policy is present:

- Residences: Secondary, Seasonal
- Personal Umbrella Liability Coverage
- Dwelling Fire
- Scheduled Personal Property
- Blanket Valuable Items



KEMPER Personal Insurance - Home Discounts



The **Home Buyer** discount is applied to HO-3 and HO-6 policies when a recently purchased home meets the following criteria:

- purchased in the previous 12 months
 - occupancy type is primary residence
 - existing customers may qualify only as part of a new dwelling purchase
-



The property will fall within one of the following construction classes, which are determined based on year of purchase minus year of construction:

- **New** - zero up to 15 years
- **Recent** - greater than 15 but less than 41 years
- **Vintage** - greater than or equal to 41 years



By going **Paperless**, customers can enjoy cost-saving benefits and the convenience of 24/7 secured access to their policy and billing information.

Paperless discount – Policy and Billing Documents:

- The discount applies to policyholders who elect to receive policy and/or billing documents electronically.
- To be eligible, a policyholder must provide and confirm a valid email address.
- The policyholder may elect to enroll or un-enroll in paperless at any time.

*Note: The addition or removal of paperless options will result in a change in premium as of the effective date of the change.

- Policy “notices” will not be sent via email even if Paperless option is selected.



Kemper Personal Insurance Package

KEMPER Personal Insurance - Package



Kemper **Package** is a great way to experience the benefits of several features and discounts by writing a monoline Auto and a monoline primary Home policy.

Kemper Package benefits include:

- A single Customer Account Number ties Kemper Personal Insurance policies together.
- In a covered loss impacting both the Home and Auto, only pay one deductible (highest applies).
- Ability to increase the discount based on additional coverages or policies with Kemper Personal Insurance.
- Option to write a package, even when the home is an annual policy and the auto is a six-month policy.
- Can have different effective dates for Home and Auto policies.



Kemper Personal Insurance

Personal Umbrella Liability Coverage

KEMPER Personal Insurance - Personal Umbrella Liability Coverage



Personal Umbrella Liability Coverage (PULC) protects your customers by covering them from many personal (non-business) Liability exposures.

Additional coverage includes:

- Libel and Slander
- Defamation of Character
- False Arrest, Detention or Imprisonment, or Malicious Prosecution
- Invasion of privacy, wrongful eviction or wrongful entry
- Breakage for Fine arts
- Fire Damage Liability
- Auto Liability
- Personal Liability
- Home or Condo Owners or Renters Liability
- Watercraft Liability





Personal Umbrella Liability Coverage (PULC)

PULC provides excess liability insurance over the coverage provided by the required primary liability policies.

- Coverage limits are available from \$1,000,000 to 5,000,000.

(For LA, MD and VT the only available limit is \$1,000,000)

*Limits over \$2,000,000 refer to Underwriting prior to binding

- The required underlying liability limits are both:
 - Auto - \$250/500/100 or \$300,000 CSL
 - Home - \$300,000 Personal Liability



-
- PULC UM and PULC UIM is an optional coverage available at a \$1,000,000 limit. Coverage options are not available in all states (see state manuals for details and availability).
 - PULC is endorsed to the Auto policy (in NC, PA and TX, coverage is endorsed to the Home policy).



Billing

Billing

- **Account Structure**
- **Payment Plan Options**
- **Payment Methods**
- **Payment and Payer Types**
- **Down Payment Requirements**
- **Billing Fees**
- **Billing Support**



Kemper Personal Insurance

Billing



Account Structure

With intuitive account structures, you can easily identify a Kemper Personal Insurance customer, policy and billing account.

- **Customer Account Number** - An 8-digit number assigned to each Kemper Personal Insurance (KPI) policyholder.

Example: 12345678

- **KPI Policy Number** - A 10-digit number assigned to each policy; the first 8 digits are the Customer Account Number, followed by 2 digits unique to the policy.

Example: KPI Auto Policy Number: 1234567801 KPI Home Policy Number: 1234567802

- **KPI Billing Account Number** - Assigned to each policy; it's comprised of the 8-digit Customer Account Number, ending with a B and 2 numbers.

Example: 12345678-B01



Separate Billing / Account Billing

Customers with more than one Kemper Personal Insurance policy can choose to receive a separate bill for each of their policy premiums.

Multiple policies can also be consolidated into a single bill, even if they have different effective/expiration dates.

Examples:

- **Separate Billing** - 12345678-B01 / 12345678-B02
 - **Account Billing** - 12345678-B03
-

For Account Billing:

- Each policy must have the same payer, payment method, pay plan, due date, rating state and agency.
- The payment due date will be the policy effective date of the first policy enrolled in the account (or selected due date if enrolled in electronic funds transfer or recurring credit card).



Payment Plan Options

Kemper Personal Insurance offers convenience to your customers with our various payment plan options, as well as a more competitive price with our one-pay payment plan option.

- **One Pay** - if payment is made by the insured, it qualifies for Paid in Full premium savings
- **Two Pay** - available for annual and six-month policies
- **Quarterly** - annual policies only
- **Monthly**





Payment Methods

Kemper Personal Insurance's bill pay options are easy, flexible and efficient.

Automatic Payment Methods:

- **Electronic Funds Transfer (EFT)** - automatic withdrawal from checking or savings account
*EFT qualifies for Payment Method discount
- **Recurring Credit Card (RCC)** - automatic payments by Visa® or MasterCard®

With automatic payment methods:

- insured can select due date
- insured can change the due date twice during a 12-month period

Direct Bill Payment Method:

- Receive a direct invoice (issued 17 days prior to due date)

*With the Direct Bill payment method, the due date is the policy effective date.



Payment Types and Payer Types

Kemper Personal Insurance offers choice and convenience when choosing how to pay and who pays a bill.

Payment Types:

- eCheck
 - credit card
 - direct invoice
 - agency sweep - EFT from agency bank account to Kemper within three business days
-

Payer Types:

- insured
- “other” payer (e.g., parent, child, friend)
- mortgage company



Down Payment Requirements

Payment Plans	New Business Down Payment %	Renewal Down Payment %
Monthly pay - 6-month term	33.34%	16.67%
Monthly pay - 12-month term	20%	8.34%
Quarterly pay	25%	25%
Two pay	50%	50%
One pay	100%	100%
Mortgagee full pay	100%	100%
	*60% down may be required based on risk factors	*Down payment defaults to policy plan amount
Recurring Payment Plans	New Business Down Payment %	Renewal Down Payment %
Monthly pay - 6-month term	16.67%	16.67%
Monthly pay - 12-month term	8.34%	8.34%



Billing Fees

Fee Type	Amount
Direct bill installment fee	\$8
Non-pay cancel installment fee	\$8
RCC installment fee	\$8
EFT installment fee	\$2
Late payment fee	\$20
Returned payment fee	\$25
Reinstatement fee	\$15

**Billing fees may vary by state*



Billing Support

- **24/7 Interactive Voice Response System**
 - 877-488-7488
- **Agent Automated Billing Assistance**
 - 866-675-3345, option 1
 - 8 a.m. - 9 p.m. Eastern Time (Monday - Thursday)
 - 8 a.m. – 8 p.m. Eastern Time (Friday)
- **Payment Mailing addresses:**
 - Regular Mail
 - Kemper
 - PO Box 650876
 - Dallas, TX 75265-0876
 - Overnight Mail
 - Kemper, ATTN: Billing
 - 12926 Gran Bay Parkway West
 - Jacksonville, FL 32258



Kemper Personal Insurance Services



Agentinside.com - Our agents' gateway to Kemper Personal Insurance

Agent Inside is a one-stop resource for everything you need to grow profitably with us; sell and manage policies, stay informed, access tools to market your agency and so much more.

Here's a sampling of what you can find and do in Agent Inside:

- **New Business Quoting and Issuance** - access Kemper Sales CenterSM to start a new quote or complete issuance from a comparative rater
- **Policy Servicing** - process Auto and Home policy changes, rewrites and cancellations through Kemper Service CenterSM, or use Kemper PI PolicySM to process basic Auto changes only
- **Billing** - submit payments, view payment history via the Kemper Billing CenterSM
- **Claims** - check claim status, find a repair shop, and get Claims contact information
- **Training Support** - access our handbooks, guides and live training schedule
- **Product and Underwriting Manuals** - view state-specific UW guidelines and product manuals
- **Kemper Alerts Report** - view policy and claim activity reports
- **eSignature Dashboard** - monitor and manage customer eSignature process
- **Marketing Resource Center (MRC)** - access a wide variety of sales tools



Customer Website - Manage My Policy

Our Customer Website provides Kemper Personal Insurance policyholders with convenience and peace of mind, to manage their policy(s) online.

Policyholders access our Customer Website via Kemper.com.

Registering their policies will provide the following benefits:

- 24/7 secure access to policy and billing documents
- view and pay bills online
- sign up for automatic payments
- elect to receive billing alerts via email
- select and modify paperless policy and/or paperless billing preferences
- Track the status of a claim





Kemper Connection

Kemper Connection helps you focus on growth, by taking care of the day-to-day servicing of your customers.

You can rely on Kemper Personal Insurance's highly trained team of licensed insurance experts to:

- process policy changes
- provide policy management
- cross sell
- track and report all policyholder activity

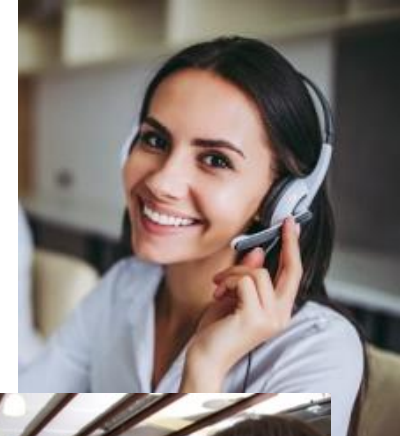




Claims

Our Claims Service is there when you need it.

- 24/7 reporting, First Notice of Loss
- CAT response team to get into impacted areas quickly
- Kemper Photo Inspection mobile app for minor or moderate vehicle damage; loss settlement takes an average of only 2 days
- Clear Choice Claim Service with 1,300+ auto repair shops that prioritize service and guarantee their work
- Crawford Contractor Connection provides customers with immediate access to mitigation and repair services following a loss; available 24/7
- free service Enservio assists customers with preparing and reporting large contents inventory
- four ways to track claims—email, Agent Inside, Kemper Alerts or Claims office



Kemper Personal Insurance Contacts

KEMPER Personal Insurance - Agent Contacts



Contact	Phone	Description
Kemper Personal Insurance Call Center 866.675.3345	Automated Billing Option 1	Policy status, policy term, account balance, last payment amount received, next payment amount and due date (policy number and zip code required)
	Agency Help Desk Option 2	Login issues and system-related questions: quoting, policy issuance, downloads and agent management systems
	Agency Resource Center Option 3	Policy and state-specific coverage questions, assistance with billing, manual policies, reinstatements, policy changes, status requests, copies of policy documentation, ID cards and discount validation (email requests may be sent to: ekemperprocessing@kemper.com)
	Marketing Option 4	Available to answer your questions about doing business with us
	Underwriting Option 5	General and wildfire risk reviews for binding consideration, questions regarding risk appetite, re-evaluation of Underwriting decisions
	Claims (Reporting) Option 6, then Option 1	Report a new claim (an email or fax confirmation will be sent directly to your office)
	Claims (Questions) Option 6, then Option 2	Get answers to questions regarding an existing claim, coverage or policy information

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KEMPER Personal Insurance - Customer Contacts



Contact	Phone	Description
Claims 888.252.2799	Claims (Direct Reporting) Option 1	24-hour/countrywide claims reporting Fax messages may be sent to 877.329.5367
	Claims (Existing) Option 2	Get answers to questions regarding an existing claim, coverage or policy information
	Kemper Glass Program Option 1, then Option 1	Report a new automobile glass-only claim (email requests may be sent to: glass@kemper.com)
	Roadside Assistance Option 1, then Option 2	Report a new automobile towing or roadside claim
	Report Any Other New Claim Option 1, then Option 3	Report any other new claim
Roadside Assistance 800.262.7262	Roadside Assistance Option 1	In need of emergency roadside assistance or to check the status of service currently in progress
	Roadside Assistance Option 2	Initiate or check status of a secondary tow service currently in progress
	Roadside Assistance Option 3	General customer service questions related to your roadside assistance program (customer service: Monday-Friday, 8:30 a.m. – 5 p.m. ET)

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Kemper Personal Insurance

The Kemper Advantage

KEMPER Personal Insurance - The Kemper Advantage



Kemper Personal Insurance offers something for everyone.

Coverage Agents Want to Sell

- full spectrum of insurance products, from basic to robust

At a Price Insureds Want to Buy

- competitive product and price

Time-saving Quoting for Busy CSRs

- intuitive navigation, easy to read screens and integration of underwriting eligibility rules

A Product Suite You'll Be Proud to Promote

- stacks up well against our competition





Thank You