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KEMPER Corp Form 8-K November 20, 2012

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 Date of Report (Date of earliest event reported): November 20, 2012 Kemper Corporation (Exact name of registrant as specified in its charter)

Commission File Number: 0-18298

DE 95-4255452
(State or other jurisdiction (IRS Employer of incorporation) Identification No.)

One East Wacker Drive, Chicago, IL 60601

(Address of principal executive offices, including zip code)

312-661-4600

(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions (see General Instruction A.2.below):

- "Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Section 8. - Other Events

Item 8.01 Other Events.

On November 20, 2012, the registrant, Kemper Corporation (the "Company"), issued a press release announcing that the Company estimates fourth quarter earnings will include approximately \$45 million in pre-tax catastrophe losses from Superstorm Sandy. The press release is attached as Exhibit 99.1 to this report and incorporated herein by reference. For purposes of this Item 8.01, the information contained herein and the press release is furnished and not filed pursuant to instruction B.2 of Form 8-K.

Section 9. – Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1 Kemper Corporation press release dated November 20, 2012.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Kemper Corporation

Date: November 20, 2012 /s/ Richard Roeske Richard Roeske

Vice President and Chief Accounting Officer