





ITEM 5.02 DEPARTURE OF DIRECTORS OR CERTAIN OFFICERS; ELECTION OF DIRECTORS;  
APPOINTMENT OF CERTAIN OFFICERS; COMPENSATORY ARRANGEMENTS OF CERTAIN OFFICERS.

On December 21, 2018, Larry G. Swets, Jr. notified the Board of Directors (the “Board”) of Kingsway Financial Services Inc. (the “Company”) that he has resigned from the Board effective immediately. Mr. Swets stated that his resignation from the Board is based upon personal reasons.

SIGNATURE

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.

KINGSWAY FINANCIAL  
SERVICES INC.

December 21, 2018 By: /s/ William A. Hickey, Jr.  
William A. Hickey, Jr.  
Executive Vice President and  
Chief Financial Officer