

Item 8.01 Other Events.

On September 14, 2018, the Board of Directors (the “Board”) of Kingsway Financial Services Inc. (the “Company”) passed a resolution authorizing the Company to exercise its voluntary right to defer interest payments on its trust preferred securities for up to 20 quarters, pursuant to the contractual terms of its outstanding indentures, which permit interest deferral. Also on September 14, 2018, following the passage of the Board resolution, the Company delivered formal notice to the trustees of its trust preferred securities of the Company’s intention to exercise its voluntary right to defer interest payments for up to 20 quarters.

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.

September 14, 2018 By: /s/ William A. Hickey, Jr.
William A. Hickey, Jr.
Executive Vice President and
Chief Financial Officer