

ITEM 4.01 Changes in Registrant's Certifying Accountant.

On November 20, 2018, the Board of Directors of Kingsway Financial Services Inc. (the "Company"), with the approval of the Company's Audit Committee, approved the engagement of RSM US LLP ("RSM") as the Company's independent registered public accounting firm for the year ended December 31, 2018, subject to RSM's customary client acceptance procedures. During the fiscal years ended December 31, 2016 and December 31, 2017, and the subsequent interim period through November 20, 2018, neither the Company nor anyone acting on its behalf consulted with RSM regarding either (1) the application of accounting principles to any specific completed or proposed transaction, or the type of audit opinion that might be rendered on the Company's financial statements, nor did RSM provide a written report or oral advice to the Company that RSM concluded was an important factor considered by the Company in reaching a decision as to the accounting, auditing or financial reporting issue; or (2) any matter that was either the subject of a disagreement (as defined in Item 304(a)(1)(iv) of Regulation S-K and the instructions related to Item 304 of Regulation S-K) or a reportable event (as defined in Item 304(a)(1)(v) of Regulation S-K).

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.

November 26, 2018 By: /s/ William A. Hickey, Jr.
William A. Hickey, Jr.
Executive Vice President and
Chief Financial Officer