

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

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**FORM 12b-25**

**NOTIFICATION OF LATE FILING**

Check one):  Form 10-K     Form 20-F     Form 11-K     Form 10-Q  
 Form 10-D     Form N-SAR     Form N-CSR

For Period Ended: December 31, 2018

- Transition Report on Form 10-K
- Transition Report on Form 20-F
- Transition Report on Form 11-K
- Transition Report on Form 10-Q
- Transition Report on Form N-SAR

For the Transition Period Ended:

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

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**PART I - REGISTRANT INFORMATION**

**Kingsway Financial Services Inc.**

Full Name of Registrant

Former Name if Applicable

**150 E. Pierce Road**

Address of Principal Executive Office (*Street and Number*)

**Itasca, IL 60143**

City, State and Zip Code



The Company issued a press release dated March 14, 2019, which was furnished as Exhibit 99.1 to its Form 8-K filed with the Securities and Exchange Commission on March 15, 2019, reporting certain unaudited 2018 fourth quarter and year-end financial results. The Company currently expects that the results of operations presented in its Annual Report on Form 10-K for the fiscal year ended December 31, 2018 will be consistent with the results of operations reported in such press release, except that certain of its limited liability investments will now be accounted for on a consolidated basis rather than using the equity method of accounting. The Company does not believe any changes to its results of operations from this change in accounting for certain of its limited liability investments will be material.

Kingsway Financial Services Inc.  
(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: April 1, 2019

By: /s/ John T. Fitzgerald  
John T. Fitzgerald  
Chief Executive Officer, President and Director  
(Principal Executive Officer)