



KINGSWAY FINANCIAL SERVICES INC.

Board of Directors

Terence Kavanagh (Chairman)*

Joseph Stilwell

Gregory Hannon

Larry G. Swets, Jr.

Gary Schaevitz

John T. Fitzgerald

Officers

Larry G. Swets, Jr.
Chief Executive Officer

John T. Fitzgerald
President & Chief Operating Officer

William A. Hickey, Jr.
Executive Vice President & Chief Financial Officer

Hassan Baqar
Vice President - Finance

Leeann Repta
Vice President - Operations

* Also presides at the regularly scheduled executive sessions of the non-management/independent directors.