



KINGSWAY FINANCIAL SERVICES INC.

Board of Directors

Terence Kavanagh (Chairman)*

Joseph Stilwell

Gregory Hannon

John T. Fitzgerald

Doug Levine

Officers

John T. Fitzgerald

Chief Executive Officer & President

William A. Hickey, Jr.

Executive Vice President & Chief Financial Officer

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

February 1, 2019