



## **KINGSWAY FINANCIAL ANNOUNCES YEAR-END CONFERENCE CALL AND WEBCAST**

**Toronto, Ontario (February 2, 2005)** – Kingsway Financial Services Inc. (TSE:KFS, NYSE:KFS) will hold its year-end conference call and webcast at 5:00 p.m. ET on Thursday, February 10, 2005 to discuss its fourth quarter and 2004 year-end results, which will be announced after the close of markets on Thursday, February 10, 2005 and will be available on the Company's website at [www.kingsway-financial.com](http://www.kingsway-financial.com). The call, consisting of a presentation by management of the Company followed by a question period, will be broadcast live and archived for 90 days at [www.newswire.ca/en/webcast/viewEvent.cgi?eventID=1003640](http://www.newswire.ca/en/webcast/viewEvent.cgi?eventID=1003640). The call will also be available live via telephone at 1-800-814-4860 and a replay of the call will be available via telephone at 1-877-289-8525, reservation number 21110473# until February 17, 2005.

### **About the Company**

Kingsway's primary business is trucking insurance and the insuring of automobile risks for drivers who do not meet the criteria for coverage by standard automobile insurers. The Company currently operates through ten wholly-owned insurance subsidiaries in Canada and the U.S.. Canadian subsidiaries include Kingsway General Insurance Company, York Fire & Casualty Insurance Company and Jevco Insurance Company. U.S. subsidiaries include Universal Casualty Company, American Service Insurance Company, Southern United Fire Insurance Company, Lincoln General Insurance Company, U.S. Security Insurance Company, American Country Insurance Company and Avalon Risk Management, Inc. The Company also operates reinsurance subsidiaries in Barbados and Bermuda. Lincoln General Insurance Company, Universal Casualty Insurance Company, Jevco and Kingsway Reinsurance (Bermuda) are all rated "A-" Excellent by A.M. Best. Kingsway General and York Fire are rated "B++" (very good). The Company's senior debt is rated investment grade "BBB-" by Standard and Poor's and "BBB" by Dominion Bond Rating Services. The common shares of Kingsway Financial Services Inc. are listed on the Toronto Stock Exchange and the New York Stock Exchange, under the trading symbol "KFS".

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