

KINGSWAY FINANCIAL SERVICES INC  
Form 6-K  
February 20, 2009

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U.S. SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON D.C. 20549

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FORM 6-K

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REPORT OF FOREIGN PRIVATE ISSUER  
PURSUANT TO RULE 13a-16 OR 15d-16 OF  
THE SECURITIES EXCHANGE ACT OF 1934  
For the month of February, 2009.

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KINGSWAY FINANCIAL SERVICES INC.  
(Exact name of Registrant as specified in its charter)

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ONTARIO, CANADA  
(Province or other jurisdiction of incorporation or organization)  
7120 Hurontario Street, Suite 800, Mississauga, Ontario, Canada L5W 0A9  
(Address of principal executive offices)

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[Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F:]  
Form 20-F  Form 40-F

[Indicate by check mark whether the Registrant by furnishing the information contained in this form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:]

Yes  No

[If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b):]  
N/A

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Item Description

99.1 News Release dated February 20, 2009 - Kingsway Reports Loss in Fourth Quarter and 2008 and Dividend Reduction

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SIGNATURES

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, thereunto duly authorized.

KINGSWAY FINANCIAL SERVICES INC.

Dated: February 20, 2009

By: /s/ Shelly Gobin  
Shelly Gobin  
Senior Vice President and  
Chief Financial Officer