

KINGSWAY FINANCIAL SERVICES INC  
Form 6-K  
October 30, 2009

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

FORM 6-K

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

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

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)

[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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KINGSWAY FINANCIAL SERVICES INC.

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Item Description

99.1 News Release dated October 30, 2009 - Kingsway announces completion of sale of Zephyr Insurance Company, Inc.

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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: October 30, 2009

By: /s/ Colin M. Simpson

Colin M. Simpson

President and Chief Executive Officer

By: /s/ Kathleen A. Howie

Kathleen A. Howie

Vice President and General Counsel

ket value on or after the reporting person's retirement or other termination of service.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.