Hannon Gregory Paul Form 4 January 18, 2013

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

Number:

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

2. Issuer Name and Ticker or Trading

may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * Hannon Gregory Paul

Symbol

5. Relationship of Reporting Person(s) to

Issuer

KINGSWAY FINANCIAL SERVICES INC [KFS]

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction

_X__ Director 10% Owner Other (specify Officer (give title

(Month/Day/Year)

01/16/2013

OAKMONT CAPITAL INC., 45 ST. CLAIR AVENUE WEST, SUITE

(State)

(Zip)

400

(City)

(Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check

Applicable Line)

Filed(Month/Day/Year)

X Form filed by One Reporting Person Form filed by More than One Reporting

Table I. Non Derivative Securities Acquired Disposed of or Peneficially Owned

TORONTO, A6 M4V 1K9

(City)	(State)	Table	e I - Non-D	erivative (Secur	ities Acc	quired, Disposed o	of, or Beneficia	lly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securi on(A) or D (D) (Instr. 3,	4 and (A) or	d of	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	01/16/2013		P	5,650	` ′	\$ 4	577,925	I	By Oakmont Capital Inc.
Common Stock	01/16/2013		P	1,150	A	\$ 3.92	579,075	I	By Oakmont Capital Inc.
Common Stock	01/17/2013		P	6,175	A	\$ 4.07	585,250 (1) (2)	I	By Oakmont

Capital Inc.

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transacti Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3,	.	ate	7. Title and Amount of Underlying Securities (Instr. 3 and	nt of lying ities	8. Price of Derivative Security (Instr. 5)	
			Code V	4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Hannon Gregory Paul OAKMONT CAPITAL INC. 45 ST. CLAIR AVENUE WEST, SUITE 400 TORONTO, A6 M4V 1K9

X

Signatures

Emily Norris, by power of attorney

01/18/2013

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Total reflects four-for-one share consolidation effected by the Company on July 3, 2012.
 - Gregory Paul Hannon, indirectly owns shares of common stock through Retirement Savings Plan (22,500 shares), 1272562 Ontario Inc.
- (2) (3,000 shares), Oakmont Capital Inc. (537,500 shares), his spouse (13,750 shares), trusts for his children (4,500 shares) and Gilter Inc. (4,000 shares).

Reporting Owners 2

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