



DIVISION OF
CORPORATION FINANCE

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

November 4, 2010

Mr. Daniel Brazier
Chief Financial Officer
Kingsway Financial Services, Inc.
7120 Hurontario Street, Suite 800
Mississauga, Ontario, Canada L5W 0A9
Canada

Re: Kingsway Financial Services, Inc.
Form 40-F for the Year Ended December 31, 2009
Filed on April 2, 2010
File No. 001-15204

Dear Mr. Brazier:

We have completed our review of your filing and do not have any further comments at this time.

Sincerely,

Gus Rodriguez
Accounting Branch Chief