

KINGSWAY FINANCIAL SERVICES INC  
Form 6-K  
January 18, 2007

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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 January, 2007.**

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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)  
5310 Explorer Drive, Suite 200, Mississauga, Ontario, Canada L4W 5H8  
(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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**KINGSWAY FINANCIAL SERVICES INC.**

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<b>Item</b>	<b>Description</b>
99.1	News Release dated January 18, 2007

**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: January 18, 2007

By: /s/ W. Shaun Jackson  
W. Shaun Jackson  
Executive Vice President and  
Chief Financial Officer

