

SECURITIES & EXCHANGE COMMISSION EDGAR FILING

KINGSTONE COMPANIES, INC.

Form: 8-K

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report August 22, 2018
(Date of earliest event reported)

KINGSTONE COMPANIES, INC.
(Exact Name of Registrant as Specified in Charter)

Delaware
(State or Other Jurisdiction of Incorporation)

0-1665
(Commission File No.)

36-2476480
(IRS Employer Identification Number)

15 Joys Lane, Kingston, NY
(Address of Principal Executive Offices)

12401
(Zip Code)

Registrant's telephone number, including area code: (845) 802-7900

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01**Regulation FD Disclosure.**

On August 22, 2018, Kingstone Companies, Inc. (the "Company") issued a press release (the "Press Release") announcing that the Company's wholly-owned subsidiary, Kingstone Insurance Company, reduced its personal lines quota share treaty ceding percentage to 10%, down from 20%, effective July 1, 2018. The treaty expires on June 30, 2019. A copy of the Press Release is furnished as Exhibit 99.1 hereto.

The information in the Press Release is being furnished, not filed, pursuant to this Item 7.01. Accordingly, the information in the Press Release will not be incorporated by reference into any registration statement filed by the Company under the Securities Act of 1933, as amended, unless specifically identified therein as being incorporated therein by reference. The furnishing of the information in this Report with respect to the Press Release is not intended to, and does not, constitute a determination or admission by the Company that the information in this Report with respect to the Press Release is material or complete, or that investors should consider this information before making an investment decision with respect to any security of the Company.

Item 9.01**Financial Statements and Exhibits.**

(d) Exhibits.

99.1 Press release, dated August 22, 2018, issued by Kingstone Companies, Inc.

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 hereunto duly authorized.

KINGSTONE COMPANIES, INC.

Dated: August 23, 2018

By: /s/ Fred Skolnik

Fred Skolnik

Assistant Secretary



FOR IMMEDIATE RELEASE

KINGSTONE COMPANIES ANNOUNCES CHANGES TO REINSURANCE TREATY

Kingston, NY — August 22, 2018 — Kingstone Companies, Inc. (Nasdaq CM: KINS) (the “Company” or “Kingstone”), a multi-line regional property and casualty insurance holding company, today announced that the Company’s wholly-owned subsidiary, Kingstone Insurance Company (“KICO”), has reduced its personal lines quota share treaty ceding percentage to 10%, down from 20%, effective July 1, 2018. The treaty remains on a “net” of catastrophe reinsurance basis, as KICO secures all catastrophe reinsurance coverage directly, outside of the quota share arrangement. The treaty is scheduled to expire on June 30, 2019.

Kingstone’s Chief Operating Officer Dale Thatcher stated, “This gives us an excellent opportunity to keep more of the profitable business we write and to more effectively utilize the capital we’ve raised over the past year. We deeply appreciate the support our reinsurers have given us over the years as we’ve grown and moved into a position to increase our retention. This is a real win for Kingstone shareholders.”

About Kingstone Companies, Inc.

Kingstone is a property and casualty insurance holding company whose principal operating subsidiary, Kingstone Insurance Company, is domiciled in the State of New York. Kingstone is a multi-line property and casualty insurance company writing business exclusively through independent retail and wholesale agents and brokers. Kingstone is licensed to write insurance policies in New York, New Jersey, Pennsylvania, Rhode Island, Massachusetts, New Hampshire, Connecticut, and Texas. Kingstone offers property and casualty insurance products to individuals and small businesses in New York, New Jersey, Rhode Island, Massachusetts, Maine and Pennsylvania.

Forward-Looking Statement

Statements in this press release may contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. All statements, other than statements of historical facts, may be forward-looking statements. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. These statements involve risks and uncertainties that could cause actual results to differ materially from those included in forward-looking statements due to a variety of factors. More information about these factors can be found in Kingstone’s filings with the Securities and Exchange Commission, including its latest Annual Report filed with the Securities and Exchange Commission on Form 10-K. Kingstone undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

INVESTOR RELATIONS CONTACT:

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