



Kingstone Companies to Implement Electronic Content Management and Workflow System

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KINGSTON, N.Y.--(BUSINESS WIRE)-- **Kingstone Companies, Inc. (Nasdaq:KINS)** (the "Company" or "Kingstone"), a multi-line regional property and casualty insurance holding company and Parent of Kingstone Insurance Company, today announced that the Company signed a contract to license Vertafore's ImageRight® software, an insurance industry-leading electronic content management and workflow system.

The Company will install and integrate this fully electronic and paperless system into its business operations over the course of the next 3 to 6 months. Kingstone believes the new software enhancement will streamline its underwriting and claims processes, allowing for greater efficiency and increased production to support the Company's continued growth. In 2014, the Company grew direct written premiums by over 26%, largely due to growth in its homeowners/dwelling business. The Company is the fastest growing writer of homeowners and dwelling products of all publicly-traded companies operating in New York.

Kingstone's Chairman and CEO, Barry Goldstein, commented, "Converting our operations to a fully electronic system is an important step in supporting our growth plans. We expect that this digital changeover will ultimately lower the Company's expense ratio. We expect to implement this system in advance of the third quarter, which has historically been a strong seasonal period for the Company. Kingstone prides itself on being a low-cost provider, and has maintained a cost advantage over many competitors based in Downstate New York. We believe this transition will serve to strengthen our cost advantage."

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 regional 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 and Pennsylvania. Kingstone offers property and casualty insurance products to individuals and small businesses primarily in New York State.



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