

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

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): June 23, 2025

KINGSTONE COMPANIES, INC.

(Exact name of registrant as specified in its charter)

Delaware

(State or other jurisdiction
of incorporation)

000-01665

(Commission
File Number)

36-2476480

(IRS Employer
Identification No.)

**120 Wood Road
Kingston, New York**

(Address of principal executive offices)

12401

(Zip code)

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

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934:

Title of each class
Common Stock, \$0.01 par value per share

Trading Symbol(s)
KINS

Name of each exchange on which registered
NASDAQ Capital Market

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 (see General Instruction A.2. below):

- 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter):

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01**Regulation FD Disclosure.**

On June 23, 2025, Kingstone Companies, Inc. (the “Company”) issued a press release (the “Press Release”) announcing that the Company has finalized its catastrophe reinsurance program for the period July 1, 2025 through June 30, 2026. 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 June 23, 2025, 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: June 23, 2025

By: /s/ Meryl Golden

Meryl Golden

Chief Executive Officer and President



FOR IMMEDIATE RELEASE

Kingstone Announces its 2025/2026 Catastrophe Reinsurance Placement

KINGSTON, N.Y.— June 23, 2025-- Kingstone Companies, Inc. (Nasdaq: KINS) (the "Company" or "Kingstone"), a Northeast regional property and casualty insurance holding company, today announced that its catastrophe reinsurance program for the period July 1, 2025 through June 30, 2026 has been finalized.

Meryl Golden, Chief Executive Officer at Kingstone, stated, "I am pleased to announce the successful completion of our 2025/2026 catastrophe reinsurance placement with favorable economic terms. In response to the significant growth in premium and exposure experienced in the past year, we increased our catastrophe reinsurance limit by 57%, or \$160 million, to \$440 million. The limit includes multi-year protection of \$125 million sourced through the issuance of our first catastrophe bond, 1886 Re Ltd., as announced in May.

"We achieved this enhanced protection with only a 10% increase to our overall cost. The catastrophe program cost is approximately 12% of projected direct premiums earned, down from 13% for the previous treaty period. Additionally, the total cost for catastrophe coverage was below our expectations and savings will positively impact our projected diluted EPS by \$0.11 for the initial six months of the treaty (i.e., July 1, 2025 to December 31, 2025). Comparable savings benefits will be seen for the remainder of the treaty as well.

"We appreciate the broad support from our valued reinsurance partners, with over 25 reinsurers participating in the program. Their continued confidence underscores the quality of our underwriting and our disciplined approach to risk management. With our reinsurance placement now successfully completed, we are well-positioned to continue our profitable growth strategy and deliver sustainable long-term value to our shareholders."

About Kingstone Companies, Inc.

Kingstone is a northeast regional property and casualty insurance holding company whose principal operating subsidiary is Kingstone Insurance Company ("KICO"). KICO is a New York domiciled carrier writing business through retail and wholesale agents and brokers. KICO is actively writing personal lines and commercial auto insurance in New York, and in 2024 was the 12th largest writer of homeowners insurance in New York. KICO is also licensed in New Jersey, Rhode Island, Massachusetts, Connecticut, Pennsylvania, New Hampshire, and Maine.

Forward-Looking Statements

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. For more details on factors that could affect expectations, see Part I, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2024, filed with the Securities and Exchange Commission.

Kingstone undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

Investor Relations Contact:

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