

**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): September 24, 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 September 24, 2025, Kingstone Companies, Inc. (the “Company”) issued a press release announcing financial guidance for fiscal year 2026 and additional guidance for fiscal year 2025 (the “Press Release”). A copy of the Press Release is furnished as Exhibit 99.1 hereto.

The information contained in the Press Release is summary information that should be considered in the context of the Company’s filings with the Securities and Exchange Commission and other public announcements that the Company may make by press release or otherwise from time to time.

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 subject to the liabilities of Section 18 of the Exchange Act of 1934, as amended (the “Exchange Act”), nor will it be deemed incorporated by reference into any registration statement filed by the Company under the Securities Act of 1933, as amended, or any filing under the Exchange Act, unless specifically identified therein as being incorporated therein by reference. The furnishing of the information in this Current Report on Form 8-K 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.

Number	Description
99.1	Press release, dated September 24, 2025, issued by Kingstone Companies, Inc.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

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: September 24, 2025

By: /s/ Meryl Golden

Meryl Golden

Chief Executive Officer and President



FOR IMMEDIATE RELEASE

Kingstone Announces FY2026 Guidance

KINGSTON, N.Y.— September 24, 2025 – Kingstone Companies, Inc. (Nasdaq: KINS) (the "Company" or "Kingstone"), a Northeast regional property and casualty insurance holding company, today announced financial guidance for fiscal year 2026 and additional guidance for fiscal year 2025, as follows:

Guidance Metrics	2025E	2026E
Direct premiums written growth	12% to 17%	15% to 20%
Core Business ¹ direct premiums written growth	15% to 20%	NA ²
Net premiums earned	\$187 million	\$233 million
Net combined ratio	79% to 83%	79% to 83%
Net income per share – basic	\$2.10 to \$2.50	\$2.15 to \$2.85
Net income per share – diluted	\$1.95 to \$2.35	\$2.10 to \$2.80
Return on equity	30% to 38%	26% to 36%

¹Kingstone refers to New York business as its "Core" business and business outside of New York as its "Non-Core" business.

²Beginning with the period ending September 30, 2025, the Company will no longer be reporting Core operating results vs. non-Core operating results as non-Core operations currently represent an immaterial portion of the Company's overall business and are anticipated to represent less than 5% of the Company's business in FY2026.

Other Considerations: (1) The Company is providing additional guidance on direct premiums written growth for 2025 to further support investors' ability to assess financial performance. (2) The Company's results are inherently weather dependent, and guidance assumes no major catastrophe events. For FY2026, the outlook assumes a moderate reduction in costs for catastrophe reinsurance for the 2026/2027 treaty year relative to the prior year period. Additionally, FY2026 projections do not give effect to any gains or losses from the Company's investment portfolio. For additional details, please refer to the 'Disclaimer and Forward-Looking Statements' section at the bottom of this press release.

The following reflects the anticipated impact of dilution on total shares outstanding, which is incorporated into the respective financial guidance metrics outlined above:

Common Stock Metrics	2025E	2026E
<i>(shares in millions)</i>		
Weighted average shares outstanding – basic	13.9	14.4
Weighted average shares outstanding – diluted	14.6	14.7
Total shares outstanding as of end of period – basic	14.1	14.5
Total shares outstanding as of end of period – diluted	14.8	14.9

Meryl Golden, President and Chief Executive Officer of Kingstone, said, "Kingstone delivered exceptional results during the first half of the year and thus far in the third quarter, which positions us well to achieve our full year 2025 guidance. Looking ahead to FY2026, we are focused on sustaining this strong momentum, with confidence that we can once again achieve top tier growth and profitability."

“We look forward to launching our expansion outside of New York State in 2026, which we believe will, over time, reduce risk through geographic diversification and improve our growth potential. We intend to pursue a combination of organic initiatives and strategic inorganic opportunities in New York, along with thoughtful and disciplined expansion into two new markets in 2026 as we work towards our 5-year goal of half a billion dollars in written premium, growing an average of 15% per year.

“For 2026, we plan to fund our expansion initiatives entirely through cash generated from operations, which underscores the strength of our business. Should growth accelerate beyond our expectations and additional capital is needed, we intend to first look to our quota share reinsurance partners to provide efficient and non-dilutive capital.

“We remain highly optimistic about Kingstone’s outlook for sustainable growth and profitability in 2026 and beyond. We are focused on maintaining our strong financial foundation and building value for 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. Kingstone delivers tailored homeowners insurance solutions through its sophisticated product suite, Select, supported by a scalable and efficient operating platform that enables the Company to pursue significant market opportunities and strategic expansion. In 2024, KICO was the 12th largest writer of homeowners insurance in New York and is also licensed in New Jersey, Rhode Island, Massachusetts, Connecticut, Pennsylvania, New Hampshire, and Maine.

Investor Relations Contact:

Karin Daly

Vice President

The Equity Group Inc.

kdaly@theequitygroup.com

Disclaimer and Forward-Looking Statements

The guidance provided above is based on information available as of the date of this announcement and management's review of the anticipated financial results for 2025 and 2026. Such guidance remains subject to change based on management's ongoing review of the Company's financial results and is a forward-looking statement (see below). Kingstone assumes no obligation to update this guidance. The actual results may be materially different and are affected by the risk factors and uncertainties identified in this press release and in Kingstone's annual and quarterly filings with the Securities and Exchange Commission.

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.

The risks and uncertainties include, without limitation, the following:

- the risk of significant losses from catastrophes and severe weather events;*
- risks related to the lack of a financial strength rating from A.M. Best;*
- risks related to limitations on the ability of our insurance subsidiary to pay dividends to us;*
- adverse capital, credit and financial market conditions;*
- risks related to volatility in net investment income;*
- the unavailability of reinsurance at current levels and prices;*
- the exposure to greater net insurance losses in the event of reduced reliance on reinsurance;*
- the credit risk of our reinsurers;*
- the inability to maintain the requisite amount of risk-based capital needed to grow our business;*
- the effects of climate change on the frequency or severity of weather events and wildfires;*
- risks related to the limited market area of our business;*
- risks related to a concentration of business in a limited number of producers;*
- legislative and regulatory changes, including changes in insurance laws and regulations and their application by our regulators;*
- the effects of competition in our market areas;*
- our reliance on certain key personnel;*
- risks related to security breaches or other attacks involving our computer systems or those of our vendors; and*
- our reliance on information technology and information systems.*

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.