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**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): July 22, 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.

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**Item 7.01****Regulation FD Disclosure.**

On July 22, 2025, Kingstone Companies, Inc. (the “Company”) issued a press release announcing that the Company’s Board of Directors has declared a \$0.05 per share quarterly dividend payable on August 26, 2025 to stockholders of record at the close of business on August 11, 2025. A copy of the press release is furnished as Exhibit 99.1 hereto (the “Press Release”).

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 Securities 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:

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99.1	Press release, dated July 22, 2025, issued by Kingstone Companies, Inc.
104	Cover Page Interactive Data File (embedded within the inline XBRL document).

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**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: July 22, 2025

By: /s/ Meryl Golden

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Meryl Golden

Chief Executive Officer and President



FOR IMMEDIATE RELEASE

## **Kingstone Reinstates Quarterly Cash Dividend Reflecting Strong Financial Position**

KINGSTON, N.Y.— July 22, 2025-- Kingstone Companies, Inc. (Nasdaq: KINS) (the "Company" or "Kingstone"), a Northeast regional property and casualty insurance holding company, today announced that its Board of Directors has declared a quarterly cash dividend on its common stock for the first time since the third quarter of 2022.

The Company will pay a dividend of \$0.05 per share of its common stock, payable on August 26, 2025, to stockholders of record at the close of business on August 11, 2025. Moving forward, Kingstone expects to continue to pay a quarterly dividend to its stockholders.

Meryl Golden, Chief Executive Officer at Kingstone, stated, "We are delighted to announce the reinstatement of quarterly dividends on Kingstone's common stock. The Company has been delivering exceptional financial performance driven by strong underwriting results and generating significant cashflows from operations consistently over the last two years. While we suspended our dividend program in November 2022 as a requirement of our debt refinancing, we laid out a thoughtful plan to restore Kingstone to solid financial footing. We meticulously executed on our plan, paid off the debt ahead of its maturity, and have now positioned Kingstone in its strongest financial position since 2021. Our improved performance, along with our healthy balance sheet, gives us confidence in restoring the dividend at this time. We are committed to enhancing stockholder value through responsible capital stewardship and advancing our growth initiatives."



**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.*

*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.*

**Investor Relations Contact:**

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Vice President

The Equity Group Inc.

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