SEC F	Form 4
-------	--------

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

	Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
--	--

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL OMB Number: 3235-0287 Estimated average hurden

	3233-0207
Estimated average burd	len
hours per response:	0.5

				. ,		. ,					
1. Name and Address of Reporting Person [*] <u>ATKINSON DAVID B</u>				er Name and Ticke NSURANCE [RGA]		mbol DF AMERICA		tionship of Reporting Person(s) to Issuer : all applicable) Director 10% Owner Officer (give title Other (specify below) below)			
(Last) (First) (Middle) 1370 TIMBERLAKE MANOR PARKWAY		. ,	3. Date 01/27/	e of Earliest Transad /2005		Executive Vice President & COO					
(Street) CHESTERF	TELD MO	63017	4. If An	nendment, Date of	Original Filed (Month/Day/Year)	6. Indiv Line) X	vidual or Joint/Group Form filed by On Form filed by Mo	e Reporting Pers	on	
(City)	(State)	(Zip)						Person		orung	
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1 Title of Cool	urity (Inotr 2)		2 Transaction	24 Deemed	2	4 Securities Acquired	(A) or	E Amount of	6 Ownership	7 Noturo	

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (8)		4. Securities A Disposed Of (5)			5. Amount of Securities Beneficially Owned Following Reported	(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(1130.4)	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

(c.g., puts, cails, warrants, options, convertible securities)									micsj						
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		of		6. Date Exerc Expiration Da (Month/Day/Y	ate	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee Stock Option (Right to Purchase)	\$47.47	01/27/2005		A		12,640		(1)	01/27/2015	Common Stock	12,640	\$0	12,640	D	

Explanation of Responses:

1. The options vest in 25% increments on the second, third, fourth and fifth anniversary dates of the grant.

Remarks:

William L. Hutton, by Power of 01/28/2005

<u>Attorney</u>

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.