

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

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

**Date of Report (Date of Earliest Event Reported): August 14, 2012**

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**REINSURANCE GROUP OF AMERICA, INCORPORATED**

(Exact Name of Registrant as Specified in its Charter)

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**Missouri**  
(State or Other Jurisdiction  
of Incorporation)

**1-11848**  
(Commission  
File Number)

**43-1627032**  
(IRS Employer  
Identification Number)

**1370 Timberlake Manor Parkway, Chesterfield, Missouri 63017**  
(Address of Principal Executive Office)

**Registrant's telephone number, including area code: (636) 736-7000**

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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))

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**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits.

<u>Exhibit No.</u>	<u>Exhibit</u>
12.1	Computation of ratio of earnings to fixed charges and ratio of earnings to fixed charges excluding interest credited under reinsurance contracts

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**SIGNATURE**

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.

**REINSURANCE GROUP OF AMERICA,  
INCORPORATED**

Date: August 14, 2012

By: /s/ Jack B. Lay  
Jack B. Lay  
Senior Executive Vice President  
and Chief Financial Officer

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**EXHIBIT INDEX**

**Exhibit Number**

**Description**

12.1 Computation of ratio of earnings to fixed charges and ratio of earnings to fixed charges excluding interest credited under reinsurance contracts

**Ratio of Earnings to Fixed Charges**

(dollars in millions)

	Years Ended December 31,					Six Months Ended June 30, 2012
	2007	2008	2009	2010	2011	
Income from continuing operations before income taxes	\$439.2	\$239.0	\$540.6	\$ 806.2	\$ 763.6	\$ 396.7
Less:						
Undistributed income of investees accounted for under the equity method	—	—	—	—	3.1	2.5
Adjusted earnings before fixed charges	\$439.2	\$239.0	\$540.6	\$ 806.2	\$ 760.5	\$ 394.2
Add fixed charges:						
Interest expense	128.9	104.9	78.2	98.9	115.0	52.5
Interest credited on reinsurance contracts	246.1	233.2	323.7	310.0	316.4	154.7
One-third of rentals	3.6	4.1	4.7	5.7	6.3	3.3
Total fixed charges	\$378.6	\$342.2	\$406.6	\$ 414.6	\$ 437.7	\$ 210.5
Total earnings plus fixed charges	\$817.8	\$581.2	\$947.2	\$1,220.8	\$1,198.2	\$ 604.7
Ratio of earnings to fixed charges	2.2	1.7	2.3	2.9	2.7	2.9
Total fixed charges	\$378.6	\$342.2	\$406.6	\$ 414.6	\$ 437.7	\$ 210.5
Less interest credited on reinsurance contracts	246.1	233.2	323.7	310.0	316.4	154.7
Total fixed charges excluding interest credited <sup>(1)</sup>	\$132.5	\$109.0	\$ 82.9	\$ 104.6	\$ 121.3	\$ 55.8
Total earnings plus fixed charges excluding interest credited under reinsurance contracts <sup>(1)</sup>	\$571.7	\$348.0	\$623.5	\$ 910.8	\$ 881.8	\$ 450.0
Ratio of earnings to fixed charges excluding interest credited under reinsurance contracts <sup>(1)</sup>	4.3	3.2	7.5	8.7	7.3	8.1

- (1) This information is not required, but the Company believes it provides additional useful information on the coverage of fixed charges that are not related to its products.