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): May 24, 2011

REINSURANCE GROUP OF AMERICA, INCORPORATED

(Exact Name of Registrant as specified in Charter)

Missouri (State or other jurisdiction of incorporation) 1-11848 (Commission File Number) 43-1627032 (I.R.S. Employer Identification No.)

1370 TIMBERLAKE MANOR PARKWAY CHESTERFIELD, MISSOURI 63017 (Address of Principal Executive Offices)

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

(Former name or former address, if changed since last report.)

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))

Item 9.01 Financial Statements and Exhibits

(d) Exhibits. The following document is filed as an exhibit to this report:

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

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 thereunto duly authorized.

Reinsurance Group of America, Incorporated

By: /s/ Todd C. Larson Todd C. Larson Executive Vice President - Corporate Finance and Treasurer

Date: May 24, 2011

EXHIBIT INDEX

Exhibit Number Description

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

Ratio of Earnings to Fixed Charges Updated through March 31, 2011 (dollars in millions)

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		Years ended December 31,					Three Months Ended	
operations before income taxes \$ 451.4 \$ 474.9 \$ 280.4 \$ 592.3 \$ 863.8 \$ 241.8 Minority interest in camings (losses) of consolidated (source) of consolidated $subsidiaries$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ \$ \$ \$ - \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		2006	2007	2008	2009	2010	Mar	ch 31, 2011
Minority interest in ennings (losses) of consolidated subsidiated is included in income from continuing operations before income taxesSSSS $-$ S $-$ SS $-$ SSS	Income from continuing							
subsidiaries included in income from continuing operations before income taxes S <th< td=""><td>Minority interest in earnings</td><td>\$ 451.4</td><td>\$ 474.9</td><td>\$ 280.4</td><td>\$ 592.3</td><td>\$ 863.8</td><td>\$</td><td>241.8</td></th<>	Minority interest in earnings	\$ 451.4	\$ 474.9	\$ 280.4	\$ 592.3	\$ 863.8	\$	241.8
Fixed charges: Interest expensed and capitalized Interest expensed and capitalized, net of amortizationS 88.5 S 128.9 S 104.9 S 78.2 S 335.7 S 378.6 S 342.2 S 406.6 S 414.6S 135.3 S 135.3Less interest capitalized, net of amortizationIncome from continuing operations before income taxes and minority interest plus fixed chargesS 787.1 S 853.5 S 622.6 S 622.6 S 998.9S 1,278.4 S 137.1 S 853.5S 377.1 S 853.5Ratio of earnings to fixed chargesS 335.7 S 378.6 S 342.2S 406.6 S 414.6 S 414.6S 135.3 S 135.3Total fixed charges terest credited on reinsurance contracts relativest credited (1) s 90.9S 132.5S 109.0 S 82.9S 104.6 S 29.2S 104.6 S 29.2Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited (1) s 90.9S 132.5S 109.0 S 82.9S 104.6 S 29.2S 271.0Ratio of earnings to fixed charges excluding interest creditedS 542.3 S 607.4S 389.4 S 675.2S 968.4 S 271.0S 71.0	subsidiaries included in income from continuing operations	0	¢	<u>_</u>	¢	0	¢	
Interest expensed and capitalized Interest credited on reinsurance contracts \$ 88.5 \$ 128.9 \$ 104.9 \$ 78.2 98.9 27.8 Interest credited on reinsurance contracts 244.8 246.1 233.2 323.7 310.0 106.1 One-third of rentals 2.4 3.6 4.1 4.7 5.7 1.4 Total fixed charges \$ 335.7 \$ 378.6 \$ 342.2 \$ 406.6 \$ 414.6 \$ 135.3 Less interest capitalized, net of amontization	before income taxes	\$ —	\$ —	\$ —	\$ —	\$ —	\$	_
Interest credited on reinsurance contracts 244.8 246.1 233.2 323.7 310.0 106.1 Dor-third of rentals 2.4 3.6 4.1 4.7 5.7 1.4 Total fixed charges \$ 335.7 \$ 378.6 \$ 342.2 \$ 406.6 \$ 414.6 \$ 135.3 Less interest capitalized, net of amortization								
One-third of rentals 2.4 3.6 4.1 4.7 5.7 1.4 Total fixed charges \$ 335.7 \$ 378.6 \$ 342.2 \$ 406.6 \$ 414.6 \$ 135.3 Less interest capitalized, net of amortization		\$ 88.5	\$ 128.9	\$ 104.9	\$ 78.2			27.8
Total fixed charges\$ 335.7\$ 378.6\$ 342.2\$ 406.6\$ 414.6\$ 135.3Less interest capitalized, net of amortization								
Less interest capitalized, net of amortization	One-third of rentals	2.4	3.6	4.1	4.7	5.7		1.4
amortization	Total fixed charges	\$ 335.7	\$ 378.6	\$ 342.2	\$ 406.6	\$ 414.6	\$	135.3
operations before income taxes and minority interest plus fixed charges\$ 787.1\$ 853.5\$ 622.6\$ 998.9\$1,278.4\$377.1Ratio of earnings to fixed charges2.32.31.82.53.12.8Total fixed charges\$ 335.7\$ 378.6\$ 342.2\$ 406.6\$ 414.6\$135.3Less Interest credited on reinsurance contracts(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding interest credited (1)\$ 90.9\$ 132.5\$ 109.0\$ 82.9\$ 104.6\$ 29.2Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited	1		_	_	_	_		
charges\$ 787.1\$ 853.5\$ 622.6\$ 998.9\$ 1,278.4\$ 377.1Ratio of earnings to fixed charges2.32.31.82.53.12.8Total fixed charges\$ 335.7\$ 378.6\$ 342.2\$ 406.6\$ 414.6\$ 135.3Less Interest credited on reinsurance contracts(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding interest credited (1)\$ 90.9\$ 132.5\$ 109.0\$ 82.9\$ 104.6\$ 29.2Income from continuing operations before income taxes and minority interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0	operations before income taxes							
Total fixed charges Less Interest credited on reinsurance contracts\$ 335.7\$ 378.6\$ 342.2\$ 406.6\$ 414.6\$ 135.3Total fixed charges excluding interest credited (1)(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited\$ 104.6\$ 271.0\$ 100.0\$ 100.0\$ 100.0	•	\$ 787.1	\$ 853.5	\$ 622.6	\$ 998.9	\$1,278.4	\$	377.1
Total fixed charges Less Interest credited on reinsurance contracts\$ 335.7\$ 378.6\$ 342.2\$ 406.6\$ 414.6\$ 135.3Total fixed charges excluding interest credited (1)(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited\$ 104.6\$ 271.0\$ 100.0\$ 100.0\$ 100.0		2.2	2.2	1.0	2.5	2.1		2.0
Less Interest credited on reinsurance contracts(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding interest credited (1)\$ 90.9\$ 132.5\$ 109.0\$ 82.9\$ 104.6\$ 29.2Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0	Ratio of earnings to fixed charges	2.3	2.3	1.8	2.5	3.1		2.8
reinsurance contracts(244.8)(246.1)(233.2)(323.7)(310.0)(106.1)Total fixed charges excluding interest credited (1)\$ 90.9\$ 132.5\$ 109.0\$ 82.9\$ 104.6\$ 29.2Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited\$ fixed charges seculuing interest credited\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0	Total fixed charges	\$ 335.7	\$ 378.6	\$ 342.2	\$ 406.6	\$ 414.6	\$	135.3
Total fixed charges excluding interest credited (1) \$ 90.9 \$ 132.5 \$ 109.0 \$ 82.9 \$ 104.6 \$ 29.2 Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1) \$ 542.3 \$ 607.4 \$ 389.4 \$ 675.2 \$ 968.4 \$ 271.0 Ratio of earnings to fixed charges excluding interest credited \$ state credited \$ 542.3 \$ 607.4 \$ 389.4 \$ 675.2 \$ 968.4 \$ 271.0	Less Interest credited on							
interest credited (1)\$ 90.9\$ 132.5\$ 109.0\$ 82.9\$ 104.6\$ 29.2Income from continuing operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1)\$ 542.3\$ 607.4\$ 389.4\$ 675.2\$ 968.4\$ 271.0Ratio of earnings to fixed charges excluding interest credited		(244.8)	(246.1)	(233.2)	(323.7)	(310.0)		(106.1)
operations before income taxes and minority interest plus fixed charges excluding interest credited under reinsurance contracts (1) <u>\$ 542.3 \$ 607.4 \$ 389.4 \$ 675.2 \$ 968.4 \$ 271.0</u> Ratio of earnings to fixed charges excluding interest credited		\$ 90.9	\$ 132.5	\$ 109.0	\$ 82.9	\$ 104.6	\$	29.2
Ratio of earnings to fixed charges excluding interest credited	operations before income taxes and minority interest plus fixed charges excluding interest							
excluding interest credited		\$ 542.3	\$ 607.4	\$ 389.4	\$ 675.2	\$ 968.4	\$	271.0
excluding interest credited								
		6.0	4.6	3.6	8.1	9.3		9.3

(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 our products.