FORM 4

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL
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Section 16. Form 4 or Form 5	
obligations may continue. See	
Instruction 1(b).	Filed pursuant to Section

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

1. Name and Address of Reporting Person [*] LARSON TODD C	REIN	er Name and Ticker NSURANCE [RGA]		^{ymbol} DF AMERICA				Owner (specify	
(Last) (First) (Middle) 16600 SWINGLEY RIDGE ROAD	3. Date 03/03/	of Earliest Transac /2017	ction (Month/D	ay/Year)		SEVP, Chief Financial Officer			
	4. If Am	nendment, Date of G	Original Filed ((Month/Day/Year)		idual or Joint/Group	Filing (Check A	pplicable	
(Street) CHESTERFIELD MO 63017					Line) X	Form filed by One Reporting Person Form filed by More than One Reporting			
(City) (State) (Zip)						Person	e than One Rep	orung	
Table I - Non-D	erivative S	ecurities Acqu	uired, Disp	oosed of, or Benefic	cially C	Dwned			
1. Title of Security (Instr. 3)	Transaction	ction 2A. Deemed 3. 4. Securities Acquired (A				5. Amount of	6. Ownership	7. Nature of	

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 Disposed Of 5)		3, 4 and	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (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)		(1150.4)

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

	(e.g., puts, cans, warrants, options, convertible securities)														
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)		5. Num of Deriva Securi Acquir (A) or Dispos of (D) (Instr. and 5)	tive ties red sed 3, 4	6. Date Exercisable and Expiration Date (Month/Day/Year)		and 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				
Stock Appreciation Right (right to purchase) 2017	\$129.8	03/03/2017		A		5,369		(1)	03/03/2027	Common Stock	5,369	\$129.8	5,369	D	

Explanation of Responses:

1. SARS grants on March 3, 2017 vest in 25% increments on each of December 31, 2017, 2018, 2019 and 2020.

William Hutton, by power of attorney

03/07/2017

** 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.