

**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): August 19, 2013

REINSURANCE GROUP OF AMERICA, INCORPORATED
(Exact Name of Registrant as Specified in its Charter)

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

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.

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

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 19, 2013

By: /s/ Jack B. Lay

Jack B. Lay

Senior Executive Vice President and Chief Financial Officer

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
	2008	2009	2010	2011	2012	June 30, 2013
Income from continuing operations before income taxes	\$239.0	\$540.6	\$ 806.2	\$ 763.6	\$ 919.2	\$ 204.1
Less:						
Undistributed income of investees accounted for under the equity method	—	—	—	3.1	3.3	2.6
Adjusted earnings before fixed charges	\$239.0	\$540.6	\$ 806.2	\$ 760.5	\$ 915.9	\$ 201.5
Add fixed charges:						
Interest expense	104.9	78.2	98.9	115.0	117.5	63.6
Interest credited on reinsurance contracts	233.2	323.7	310.0	316.4	379.9	243.8
One-third of rentals	4.1	4.7	5.7	6.3	6.5	3.1
Total fixed charges	\$342.2	\$406.6	\$ 414.6	\$ 437.7	\$ 503.9	\$ 310.5
Total earnings plus fixed charges	\$581.2	\$947.2	\$1,220.8	\$1,198.2	\$1,419.8	\$ 512.0
Ratio of earnings to fixed charges	1.7	2.3	2.9	2.7	2.8	1.6
Total fixed charges	\$342.2	\$406.6	\$ 414.6	\$ 437.7	\$ 503.9	\$ 310.5
Less interest credited on reinsurance contracts	233.2	323.7	310.0	316.4	379.9	243.8
Total fixed charges excluding interest credited ⁽¹⁾	\$109.0	\$ 82.9	\$ 104.6	\$ 121.3	\$ 124.0	\$ 66.7
Total earnings plus fixed charges excluding interest credited under reinsurance contracts ⁽¹⁾	\$348.0	\$623.5	\$ 910.8	\$ 881.8	\$1,039.9	\$ 268.2
Ratio of earnings to fixed charges excluding interest credited under reinsurance contracts ⁽¹⁾	3.2	7.5	8.7	7.3	8.4	4.0

- (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.