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**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): June 1, 2016**

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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)

**16600 Swingley Ridge Road, 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</u> <u>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: June 1, 2016

By: /s/ Todd C. Larson

Todd C. Larson

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,					Three Months
	2011	2012	2013	2014	2015	Ended March 31, 2016
Income before income taxes	\$ 763.6	\$ 919.2	\$ 635.3	\$1,008.5	\$ 744.8	\$ 107.6
Less:						
Undistributed income of investees accounted for under the equity method	3.1	3.3	4.3	3.0	7.0	1.8
Adjusted earnings before fixed charges	760.5	915.9	631.0	1,005.5	737.8	105.8
Add fixed charges:						
Interest expense	115.0	117.5	134.8	108.1	165.5	39.1
Interest credited on reinsurance contracts	316.4	379.9	476.5	451.0	337.0	87.9
One-third of rentals	6.3	6.5	6.2	6.4	4.0	1.0
Total fixed charges	437.7	503.9	617.5	565.5	506.5	128.0
Total earnings plus fixed charges	<u>\$1,198.2</u>	<u>\$1,419.8</u>	<u>\$1,248.5</u>	<u>\$1,571.0</u>	<u>\$1,244.3</u>	<u>\$ 233.8</u>
Ratio of earnings to fixed charges	<u>2.7</u>	<u>2.8</u>	<u>2.0</u>	<u>2.8</u>	<u>2.5</u>	<u>1.8</u>
Total fixed charges	\$ 437.7	\$ 503.9	\$ 617.5	\$ 565.5	\$ 506.5	\$ 128.0
Less interest credited on reinsurance contracts	316.4	379.9	476.5	451.0	337.0	87.9
Total fixed charges excluding interest credited <sup>(1)</sup>	121.3	124.0	141.0	114.5	169.5	40.1
Total earnings plus fixed charges excluding interest credited under reinsurance contracts <sup>(1)</sup>	<u>\$ 881.8</u>	<u>\$1,039.9</u>	<u>\$ 772.0</u>	<u>\$1,120.0</u>	<u>\$ 907.3</u>	<u>\$ 145.9</u>
Ratio of earnings to fixed charges excluding interest credited under reinsurance contracts <sup>(1)</sup>	<u>7.3</u>	<u>8.4</u>	<u>5.5</u>	<u>9.8</u>	<u>5.4</u>	<u>3.6</u>

(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.