

Nitsou Paul  
 Form 3  
 February 27, 2009

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL  
 OMB Number: 3235-0104  
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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Nitsou Paul		(Month/Day/Year)	REINSURANCE GROUP OF AMERICA INC [RGA]	
(Last)	(First)	(Middle)	12/31/2008	
1370 TIMBERLAKE MANOR PARKWAY			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
CHESTERFIELD, MO 63017			<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below)	(specify below)
			Pres. & COO -RGA International	6. Individual or Joint/Group Filing(Check Applicable Line)
				<input checked="" type="checkbox"/> Form filed by One Reporting Person
				<input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	29,676	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

**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 control number.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Amount or Number of Shares			or Indirect (I) (Instr. 5)	
Employee Stock Option (right to purchase)	12/31/2004	01/01/2010	Common Stock	9,843	\$ 23.19	D	Â
Employee Stock Option (right to purchase)	12/31/2005	01/01/2011	Common Stock	8,302	\$ 29.81	D	Â
Employee Stock Option (right to purchase)	12/31/2006	01/01/2012	Common Stock	8,221	\$ 31.91	D	Â
Employee Stock Option (right to purchase)	12/31/2007	01/29/2013	Common Stock	12,697	\$ 27.29	D	Â
Employee Stock Option (right to purchase)	12/31/2008	01/28/2014	Common Stock	10,320	\$ 39.61	D	Â
Employee Stock Option (right to purchase)	Â <u>(1)</u>	01/27/2015	Common Stock	8,953	\$ 47.47	D	Â
Employee Stock Option (right to purchase)	Â <u>(2)</u>	02/21/2016	Common Stock	9,741	\$ 47.48	D	Â
Employee Stock Option (right to purchase)	Â <u>(3)</u>	02/20/2017	Common Stock	7,987	\$ 59.63	D	Â
Employee Stock Option (right to purchase)	Â <u>(4)</u>	02/20/2018	Common Stock	10,114	\$ 56.03	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Nitsou Paul 1370 TIMBERLAKE MANOR PARKWAY CHESTERFIELD,Â MOÂ 63017	Â	Â	Â Pres. & COO -RGA International	Â

## Signatures

William Hutton, by power of attorney  
02/27/2009

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

- (1) The options were granted on January 27, 2005 and vest in 25% increments on each of December 31, 2006, 2007, 2008 and 2009.
- (2) The options were granted on February 21, 2006 and vest in 25% increments on each of December 31, 2007, 2008, 2009 and 2010.
- (3) The options were granted on February 20, 2007 and vest in 25% increments on each of December 31, 2008, 2009, 2010 and 2011.
- (4) The options were granted on February 20, 2008 and vest in 25% increments on each of December 31, 2009, 2010, 2011 and 2012.

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**Remarks:**

ExhibitÂ ListÂ -Â ExhibitÂ 24Â -Â confirmingÂ statement

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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