EASON J CLIFF
Form 5
December 11, 2002

FORM 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

/ / Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

/ / Form 3 Holdings Reported

/ / Form 4 Transactions Reported

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

1. Name and Address of Reporting Person*			2. Issuer Name AND Ticker or Trading Symbol	6. Relationship (C
				X Director
				__Officer (gi
			Reinsurance Group of America, Incorporated (NYSE:RGA)	
Eason	J.	Cliff		
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year December 2002
102 Winding Way				5. If Amendment, Date of Original (Month/Year)
(Street)				7. Individual or (check applic
				X Form Filed
				__Form Filed
San Antonio	Texas	78232		
(City)	(State)	(Zip)		

TABLE I -- NON-DERIVATIVE SECURITIES ACQUIRED, DISPOSED OF, OR BENEFICIALL

1. Title of Security (Instr. 3)	2. Trans-action Date (Month/ Day/ Year)	2A. Deemed Execu-tion Date, if any (Month/ Day/ Year)	3. Trans-action Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securitie Beneficia Owned at end of Issuer's Fiscal Ye (Instr. 3 and 4)
				Amount	(A) or (D)	Price	