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WATSON GRAHAM S
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

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

/ / Form 4 Transactions Reported

1. Name and Address of Reporting Person*			2. Issuer Name AND Ticker or Trading Symbol	6. Relationship (C)	
Watson	Graham	S.	Reinsurance Group of America, Incorporated (NYSE:RGA)	Executive Vice Chief Marketi	
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year December 2002	7. Individual or (check applic X Form Filed ___Form Filed
1370 Timberlake Manor Parkway				5. If Amendment, Date of Original (Month/Year)	
(Street)					
Chesterfield, MO		63017-6039			
(City)	(State)	(Zip)			

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

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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 Securities Beneficia Owned at end of Issuer's Fiscal Ye (Instr. 3 and 4)
				Amount (A) or (D) Price	

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