



Office of the Director

May 28, 2020

Anna Manning, President and CEO
Reinsurance Group of America, Inc.
16600 Swingley Ridge Road
Chesterfield, MO 63107

RE: Designation as an Internationally Active Insurance Group

Dear Ms. Manning:

Pursuant to Section 382.010(8), RSMo, an internationally active insurance group (“IAIG”) is an insurance holding company system that includes an insurer registered under sections 382.100 to 382.180, RSMo and meets the following criteria:

- (a) Premiums written in at least three countries;
- (b) The percentage of gross premiums written outside the United States is at least ten percent of the insurance holding company system's total gross written premiums; and
- (c) Based on a three-year rolling average, the total assets of the insurance holding company system are at least fifty billion dollars, or the total gross written premiums of the insurance holding company system are at least ten billion dollars;

Reinsurance Group of America, Incorporated (“RGA, Inc.”) meets these criteria and is therefore an IAIG.

Section 382.227, RSMo sets forth the criteria to consider in determining the group-wide supervisor. Based upon available information and this statute, I have preliminarily determined that I, as the Director of the Missouri Department of Commerce and Insurance (“DCI”), am the appropriate group wide supervisor for RGA, Inc. However prior to making that determination, section 382.227.7, RSMo provides a time period of not less than 30 days for RGA, Inc. to provide additional information pertinent to the pending determination. Please provide any additional pertinent information by June 29, 2020. If no additional pertinent information is provided that would change my preliminary determination, I intend to publish this letter on DCI’s website identifying RGA, Inc. as an IAIG and me, the Director of DCI, as the group wide supervisor.

Thank you for your attention to this matter and please reach out with any questions or concerns.

Sincerely,

A handwritten signature in black ink that reads "Chlora Lindley-Myers".

Chlora Lindley-Myers

CLM/jr



Dana C. Wiele

Senior Vice President & Associate General Counsel



June 18, 2020

Honorable Chlora Lindley-Myers
Office of the Director
Missouri Department of Commerce and Insurance
301 West High Street
Room 530
Jefferson City, Missouri 65101

Re: Designation as an Internationally Active Insurance Group

Dear Director Lindley-Myers:

The purpose of this letter is to respond to your letter of May 28, 2020 to Anna Manning, President and CEO of Reinsurance Group of America, Incorporated ("RGA") wherein you advise of the Department's preliminary determination that RGA meets the criteria for being designated an Internationally Active Insurance Group ("IAIG"). Please be advised that RGA has no intention of challenging the Department's determination and is supportive of your publishing the May 28, 2020 letter on the Department's website identifying RGA as an IAIG and you as RGA's group-wide supervisor.

We look forward to our continued relationship with you and the Department as your position as RGA's group-wide supervisor is further solidified by this determination.

Very truly yours,

A handwritten signature in blue ink that reads "Dana C. Wiele".

Dana C. Wiele

Cc: John Rehagen