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

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

AFLAC INC Form 8-K April 23, 2003

DATE OF REPORT (Date of earliest event reported) April 23, 2003

AFLAC INCORPORATED

(Exact name of Registrant as specified in its charter)

Commission File No. 1-7434

1932 Wynnton Road, Columbus, Georgia

(Address of principal executive offices)

706-323-3431

(Registrant's telephone number, including area code)

(Former name, former address and former fiscal year, if changed since last report)

GEORGIA

(State or other jurisdiction of incorporation)

(I.R.S. Employer Identification No.)

58-1167100

31999

(Zip Code)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(a) Financial statements of businesses to be acquired:

Not applicable.

(b) Pro forma financial information:

Not applicable.

(c) Exhibits:

99 - Press release of AFLAC Incorporated dated April 23, 2003.

ITEM 9. REGULATION FD DISCLOSURE

AFLAC Incorporated is providing its press release dated April 23, 2003 in which it reported its first quarter results herein as Exhibit 99 for reporting under Items 9 and 12.

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SIGNATURES

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 thereunto duly authorized.

AFLAC INCORPORATED

/s/ Ralph A. Rogers, Jr.

(Ralph A. Rogers, Jr.) Senior Vice President, Financial Services Chief Accounting Officer April 23, 2003

EXHIBITS FILED WITH CURRENT FORM 8-K:

99 - Press release of AFLAC Incorporated dated April 23, 2003.

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