AFLAC INC
Form 3
November 19, 2002

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 3 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

1. Name and Address of Reporting Person
Mori, Nobuhiro
2-14-6, Oyamadai, Setagaya, Ku

Tokyo, Japan 100-0086
2. Date of Event Requiring Statement (Month/Day/Year)
11/12/02
3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

4. Issuer Name and Ticker or Trading Symbol
AFLAC INCORPORATED (AFL)
5. Relationship of Reporting Person to Issuer (Check all applicable)
[X] Director [ ] 10% Owner
[ ] Officer (give title below) [ ] Other (specify below)

6. If Amendment, Date of Original (Month/Day/Year)
7. Individual or Joint/Group Filing (Check Applicable Line)
[X] Form filed by One Reporting Person
[ ] Form filed by More than One Reporting Person

Table I Non-Derivative Securities Beneficially Owned

1)Title of Security	2)Amount of Securities Beneficially Owned	3) D or I	4)Nature of Indirect Beneficial Ownership

Table II Derivative Securitites Beneficially Owned

1)Title of Derivative Security	2)Date Exercisable and Expiration Date (Month/Day/Year)		3)Title and Amount of Securities Underlying Derivative Security		4)Conversion exerc price
	Date Exer-cisable	Expira-tion Date	Title	Amount or Number of Shares	Deri-vativ Secur
Employee Stock Option (right to buy)	(1)	11/12/12	Common Stock	10,000	$31.5

SIGNATURE OF REPORTING PERSON
/S/ By: Patricia A. Bell
For: Nobuhiro Mori
DATE 11/19/02