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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

 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

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

Table II Derivative Securitites Beneficially Owned

Employee Stock Option (right to (1) 11/12/12 Common Stock

1)Title of Derivative Security	and Expir	ation Date	3)Title and Amount of Securities Underlying Derivative Security		4)Con sion exer
	Date	Expira-		Amount or	price Deri
	Exer-	tion		Number of	_
	cisable	Date	Title	Shares	Secu

SIGNATURE OF REPORTING PERSON

/S/ By: Patricia A. Bell For: Nobuhiro Mori

DATE 11/19/02

buy)

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10,000 \$31.5