

AFLAC INC  
Form 8-K  
April 23, 2003

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

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

GEORGIA

(State or other jurisdiction of incorporation)

58-1167100

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

1932 Wynnton Road, Columbus, Georgia

(Address of principal executive offices)

31999

(Zip Code)

706-323-3431

(Registrant's telephone number, including area code)

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

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.

1

---

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.