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time in open market transactions at prevailing market prices until the earlier of all of the Shares being purchased or March 14, 2004, which is the expiration date of the Plan. Purchases may commence at any time and may be discontinued at any time during the term of the Plan without purchasing all of the Shares and without notice. The Company will not solicit the purchase of any of its Common Stock or otherwise tender for the purchase of any of its Common Stock. The source of funds for the purchase of the Shares will be from the Company's general corporate funds, and any Shares purchased will be held in treasury.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report on Form 8-K to be signed on its behalf by the undersigned, hereunto duly authorized.

clickNsettle.com, Inc.

By: /s/ Roy Israel

Name: Roy Israel

Title: Chief Executive Officer and President

By: /s/ Patricia Giuliani-Rheaume

Name: Patricia Giuliani-Rheaume

Title: Chief Financial Officer and Vice President

Date: March 14, 2003

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