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Item 2.02. Disclosure of Results of Operations and Financial Condition

On November 15, 2004, clickNsettle.com, Inc. (the "Company") announced its results for the quarter ended September 30, 2004. The announcement and attachment are included in Exhibit 99.1 and are incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

Exhibit Number	Description
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99.1	Press release announcing the Company's results for the quarter ended September 30, 2004

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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: November 16, 2004

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