

ADMINISTRATIVE PANEL DECISION

GIE AG2R v. julien rossi

Case No. D2025-1734

1. The Parties

The Complainant is GIE AG2R, France, represented by Scan Avocats AARPI, France.

The Respondent is julien rossi, France.

2. The Domain Name and Registrar

The disputed domain name <ag2rconsulting.com> is registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 30, 2025. On April 30, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 6, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Domain Admin, Privacy Protect, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 5, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on May 7, 2025.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on May 9, 2025. In accordance with the Rules, paragraph 5, the due date for Response was May 29, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on June 5, 2025.

The Center appointed Marie-Emmanuelle Haas as the sole panelist in this matter on June 12, 2025. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant, GIE AG2R, is a French Economic Interest Group (Groupement d'intérêt économique) of the Group called AG2R LA MONDIALE, which is the leading social protection group in the insurance of persons and their property in France.

Its activity is to implement, for the benefit of its members, all the human and material resources necessary to carry out management and administrative operations.

The AG2R LA MONDIALE Group has been and still is a major actor in the field of insurance and pension management in France for more than 115 years.

Today, it has:

- more than 12 million policyholders and protected beneficiaries,
- more than 383,000 corporate clients (i.e. one in four companies in France),
- nearly 110 collective agreements at company or professional branch level,
- more than 10,000 expert employees.

In 2023, its total gross inflow of funds amounted to 22.1 billion euros, equivalent to a 2% increase over the previous year

The Complainant is the registered owner of the following trademarks:

- French word trademark AG2R registration n°4914383 filed on November 18, 2022 and registered on March 10, 2024 in classes 9, 16, 19, 25, 35, 36, 39, 41, 43, 44 et 45;
- French semi-figurative trademark AG2R LA MONDIALE LE GROUPE DES TERRITOIRES registration n° 4580597 filed on September 10, 2019 and registered on August 14, 2020 in classes 35, 36, 41 and 45

According to the information provided by the Registrar, the current registrant of the disputed domain name is Julien Rossi, based in Paris.

The disputed domain name was registered on February 4, 2025, and has been used to send fraudulent emails impersonating the Complainant.

The Complainant sent a takedown notice to the hosting provider and Registrar of the disputed domain name, on April 10, 2025, requesting the removal of any webhosting service, DNS, MX servers related to the disputed domain name .

On April 11, 2025, the Registrar's abuse department confirmed the suspension of the account.

The Complainant explains that it is currently the subject of a massive phishing and impersonating campaign in which the disputed domain name has been involved.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends the following:

On confusing similarity:

- the disputed domain name is confusingly to its AG2R and AG2R LA MONDIALE trademarks as it reproduces identically the dominant and distinctive term "AG2R", with the sole addition of the generic word "consulting", which refers to the consultancy and advise services provided by the Complainant under its AG2R trademarks.
- the AG2R trademark is recognizable within the disputed domain name.

On the absence of right or legitimate interest:

- The Complainant has never given any authorization or permission to the Respondent to register or to use its trademarks;
- The Respondent does not own any trademark right under the name "AG2R" or "AG2R LA MONDIALE" and is not commonly known under this name;
- The Respondent is not in any way related to the Complainant. It is not an authorized distributor of the Complainant.
- The Respondent registered and used the disputed domain name to send fraudulent emails impersonating the Complainant in order to scam people.

On bad faith registration and use:

- The AG2R trademarks are well-known and the Respondent could not have been unaware of the Complainant's prior trademarks when he registered and used the disputed domain name;
- Any search for "AG2R" conducted with a search engine such as Google leads in the first place to websites relating to the Complainant and its activities
- The use of the disputed domain name to send fraudulent emails impersonating the Complainant confirms that the Respondent is acting in bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, (["WIPO Overview 3.0"](#)), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The Panel finds that the addition of the term “consulting” to the AG2R trademark does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

The Panel finds the mark is recognizable within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Pursuant to paragraph 4(c) of the Policy, the Respondent may establish rights or legitimate interests in the disputed domain name by demonstrating any of the following:

(i) before any notice to it of the dispute, the Respondent’s use of, or demonstrable preparations to use, the disputed domain name or a name corresponding to the disputed domain name in connection with a bona fide offering of goods or services; or

(ii) the Respondent has been commonly known by the disputed domain name, even if it has acquired no trademark or service mark rights; or

(iii) the Respondent is making a legitimate non-commercial or fair use of the disputed domain name, without intent for commercial gain, to misleadingly divert consumers, or to tarnish the trademark or service mark at issue.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of “proving a negative”, requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant’s prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise.

The Respondent was not authorized to use or register the disputed domain name, and neither made any bona fide use of the disputed domain names (or demonstrable plans for such use), nor any legitimate noncommercial or fair use.

Panels have held that the use of a domain name for illegal activity here, claimed as impersonation ad phishing, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

For the purposes of paragraph 4(a)(iii) of the Policy, the following circumstances, in particular but without limitation, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith:

- (i) circumstances indicating that the Respondent has registered, or the Respondent has acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the disputed domain name registration to the Complainant who is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of the respondent's documented out-of-pocket costs directly related to the domain name; or
- (ii) the Respondent has registered the disputed domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that the Respondent has engaged in a pattern of such conduct; or
- (iii) the Respondent has registered the domain name primarily for the purpose of disrupting the business of a competitor; or
- (iv) by using the domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to your website or other online location, by creating a likelihood of confusion with the complainant's mark as to the source, sponsorship, affiliation, or endorsement of the respondent's website or location or of a product or service on the respondent's website or location.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

In the present case, the Panel notes that the Respondent could not ignore the Complainant's well-known AG2R trademarks when it registered the disputed domain name.

Its use to send fraudulent emails impersonating the Complainant proves that it targeted the Complainant when registering and using the disputed domain name.

Panels have held that the use of a domain name for an illegal activity, here, claimed as impersonation of the Complainant and phishing, constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that the Complainant has established the third element of the Policy.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <ag2rconsulting.com> be transferred to the Complainant.

/Marie-Emmanuelle Haas/
Marie-Emmanuelle Haas
Sole Panelist
Date: June 26, 2025