

ADMINISTRATIVE PANEL DECISION

Amerisure Mutual Insurance Company v. Matt Goebel, tyu
Case No. D2026-0820

1. The Parties

The Complainant is Amerisure Mutual Insurance Company, United States of America (“United States”), represented by Dykema Gossett PLLC, United States.

The Respondent is Matt Goebel, tyu, United States.

2. The Domain Name and Registrar

The disputed domain name <amersure.com> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 25, 2026. On February 26, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 27, 2026, 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 (Redacted for Privacy, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 27, 2026, 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 amendment to the Complaint on March 2, 2026.

The Center verified that the Complaint together with the amendment to the 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 March 4, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 24, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on March 25, 2026.

The Center appointed Angela Fox as the sole panelist in this matter on March 31, 2026. 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 is a Michigan-based provider of insurance underwriting services in a wide range of fields, which it offers throughout the United States under its name and trademark AMERISURE. It has been using the mark AMERISURE in connection with these services since at least as early as April 1984. It owns among others the following trademark registrations for AMERISURE and marks including AMERISURE, details of which were provided in the Complaint:

- United States trademark registration no. 1343265 for AMERISURE in Class 36, filed on August 22, 1984 and registered on June 18, 1985;
- United States trademark registration no. 5688958 for AMERISURE Logo in Classes 35, 36, 41, 42, and 45, filed on February 28, 2018 and registered on March 5, 2019; and
- United States trademark registration no. 5688957 for AMERISURE in Classes 35, 36, 41, 42, and 45, filed on February 28, 2018 and registered on March 5, 2019.

The Complainant promotes its business at “www.amerisure.com”.

The disputed domain name was registered on February 2, 2026 apparently by an individual based in the United States. It does not link to any active website. However, annexed to the Complaint was a copy of an email sent from an email address associated with the disputed domain name to one of the Complainant’s policyholders on February 20, 2026, purportedly from an individual working for the Complainant’s Credit and Billing Department, but which was in fact impersonating that employee and the Complainant. The email incorporated the Complainant’s logo and address details.

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 that the disputed domain name is confusingly similar to its registered trademark AMERISURE, differing from it by only one letter in what the Complainant submits is a clear case of typosquatting.

The Complainant further submits that the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent is not affiliated with or authorized by the Complainant to use the disputed domain name, nor is it commonly known by the disputed domain name. The Respondent has not made any bona fide commercial or noncommercial use of the disputed domain name, but rather has used it in connection with fraudulent email impersonation of the Complainant which the Complainant avers is likely to be related to a phishing scam.

Finally, the Complainant submits that the fraudulent use of the disputed domain name in connection with email impersonation demonstrates that the disputed domain name was registered and has been used in bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions and is in default. No exceptional circumstances explaining the default have been put forward. Therefore, in accordance with paragraphs 14(a) and (b) of the Rules, the Panel will decide the Complaint and shall draw such inferences, as it considers appropriate from the Respondent's default.

6. Discussion and Findings

Under paragraph 4(a) of the Policy, a complainant can only succeed in an administrative proceeding under the Policy if the panel finds that:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the complainant has rights;
- (ii) the respondent has no rights or legitimate interests in the disputed domain name; and
- (iii) the disputed domain name has been registered and is being used in bad faith.

All three elements must be present before a complainant can succeed in an administrative proceeding under the Policy.

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 Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

The Complainant has shown rights in respect of the trademark AMERISURE for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The Panel finds the Complainant's mark is recognizable within the disputed domain name. The distinctive element, "amersure", differs from the Complainant's trademark only by the omission of the letter "i" from the middle of the mark. This one-letter difference is minor and easily overlooked visually; the Panel agrees that it appears to be an obvious or intentional misspelling of the Complainant's trademark.

As noted in [WIPO Overview 3.1](#), section 1.9, "A domain name which consists of a variation of a trademark (typically a common, obvious, or intentional misspelling, referred to as typosquatting) is considered by panels to be confusingly similar to the relevant mark for purposes of the first element.

This stems from the fact that the domain name contains sufficiently recognizable aspects of the relevant mark. Under the second and third elements, panels will normally find that employing a misspelling in this way signals an intention on the part of the respondent...to confuse users seeking or expecting the complainant".

The Complainant's trademark is easily recognizable within the disputed domain name despite the minor visual difference. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name. Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that 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 3.1](#), 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 disputed domain name does not link to any website, and the Complainant has shown evidence that it has been used for the sending of a fraudulent email to one of the Complainant's policyholders, impersonating the Complainant. Panels have held that the use of a domain name for illegitimate or illegal activity such as phishing, impersonation or other types of fraud can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

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

C. Registered and Used in Bad Faith

Panels have held that the use of a domain name for illegitimate or illegal activity such as phishing or the sending of deceptive emails impersonating a complainant or an employee of a complainant demonstrates a respondent's bad faith. [WIPO Overview 3.1](#), section 3.4.

Having reviewed the record, the Panel finds that the Complainant has shown that the disputed domain name has been used in connection with the sending of an intentionally deceptive email to one of the Complainant's policyholders. The Panel finds that the Respondent's registration and use of the disputed domain name constitutes both registration and 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 <amersure.com> be transferred to the Complainant.

/Angela Fox/

Angela Fox

Sole Panelist

Date: April 24, 2026