

ADMINISTRATIVE PANEL DECISION

HDI International AG, HDI Global SE, and HDI Versicherung AG v. Host Master, Njalla Okta LLC
Case No. D2026-1667

1. The Parties

The Complainants are HDI International AG, Germany (the “Complainant 1”), HDI Global SE, Germany (the “Complainant 2”), and HDI Versicherung AG (the “Complainant 3”), Germany, represented by Deloitte Legal Rechtsanwaltsgesellschaft mbH, Germany.

The Respondent is Host Master, Njalla Okta LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

The disputed domain name <hdiseguros-digital.com> is registered with Tucows Domains Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 20, 2026. On April 20, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 20, 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) and contact information in the Complaint. The Center sent an email communication to the Complainants on April 21, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainants to submit an amendment to the Complaint. The Complainants filed an amended Complaint on April 26, 2026.

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 April 28, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on May 19, 2026.

The Center appointed Teruo Kato as the sole panelist in this matter on May 26, 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 Complainants contend that the Complainant 1 is a company incorporated under the laws of Germany, headquartered in Germany, and is the holding company for the Retail International division of the Talanx Group, which, according to the Complainants, is a major European insurance group, that the Complainant 2 is a company incorporated under the laws of the European Union, headquartered in Germany, and is a part of the same group, offering industrial insurances for corporations, large companies and medium-sized businesses worldwide, and that the Complainant 3 is a company incorporated under the laws of Germany, headquartered in Germany, and is a part of the same group, offering a wide range of insurance and financial services for private and business customers.

The Complainants submitted certain documentary evidence indicating that they and their group companies own a portfolio of trademark registrations, including in particular:

- Brazilian Trademark Registration No. 907848478 for HDI (word) registered on January 17, 2017 in class 36 (owned by the Complainant 1);
- Brazilian Trademark Registration No. 907848680 for HDI (figurative) registered on January 17, 2017 in class 36 (owned by the Complainant 1);
- Brazilian Trademark Registration No. 907849962 for HDI DIGITAL (figurative) registered on January 17, 2017 in class 36 (owned by the Complainant 1);
- Mexican Trademark Registration No. 1598488 for HDI SEGUROS (figurative) registered on December 11, 2015 in class 36 (owned by HDI Seguros, S.A. de C.V., which, according to the Complainants, is the Mexican subsidiary of the Complainant 1); and
- European Union Trade Mark Registration No. 897710 for HDI (figurative) registered on December 16, 1999 in classes 16 and 36 (owned jointly by the Complainant 2 and the Complainant 3).

The disputed domain name was registered on September 12, 2025. The disputed domain name resolves to an inactive site, displaying a message "This site can't be reached".

The Registrar confirmed the identity of the Respondent as Host Master, Njalla Okta LLC. The Complainants contend that the Respondent has been previously involved in 57 other UDRP proceedings, where transfer of domain names had been ordered.

5. Parties' Contentions

A. Complainants

The Complainants contend that they have satisfied each of the elements required under the Policy for a transfer of the disputed domain name. The Complainants request that the disputed domain name be transferred to the Complainant 1.

B. Respondent

The Respondent did not reply to the Complainants' 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 Complainants' trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.7.

The Complainants have shown rights in respect of trademarks or service marks for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The entirety of the mark HDI and textual elements of the marks HDI DIGITAL and HDI SEGUROS is reproduced within the disputed domain name with the addition of a hyphen. Accordingly, the disputed domain name is confusingly similar to the marks 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 Complainants have established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainants' 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 Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

In the present case, the Panel holds that the Respondent has registered the domain name in order to prevent the owners of the trademarks or service marks from reflecting the marks in a corresponding domain name and that the Respondent has engaged in a pattern of such conduct, as demonstrated in the numerous other UDRP panel decisions rendered against the Respondent (see e.g. *Heartflow, Inc. v. Host Master, Njalla Okta LLC*, WIPO Case No. [D2026-1346](#)). Policy, paragraph 4(b) (ii).

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 3.1](#), section 3.2.1.

Panels have found that the non-use of a domain name would not by itself prevent a finding of bad faith under the doctrine of passive holding. To the contrary, in looking at the totality of circumstances in each case, panels have found that the registration and non-use of a domain name can still constitute bad faith for purposes of the Policy. [WIPO Overview 3.1](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainants' trademark, the composition of the disputed domain name which combines several Complainants' trademarks, and, on balance, signals targeting of the Complainants, and the absence of a response, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

The Panel finds that the Complainants have 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 <hdiseguros-digital.com> be transferred to the Complainant 1.

/Teruo Kato/

Teruo Kato

Sole Panelist

Date: June 4, 2026