

ADMINISTRATIVE PANEL DECISION

ICICI Lombard General Insurance Company Limited v. RegistrationPrivate
Case No. D2025-2267

1. The Parties

The Complainant is ICICI Lombard General Insurance Company Limited, India, represented by Anand & Anand, India.

The Respondent is RegistrationPrivate, Anguilla, United Kingdom.

2. The Domain Name and Registrar

The disputed domain name <prodicicilombard.com> is registered with Dynadot Inc (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 11, 2025. On June 12, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 15, 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 (REDACTED FOR PRIVACY, Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 18, 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 June 23, 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 July 1, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 21, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 26, 2025.

The Center appointed Lorenz Ehrler as the sole panelist in this matter on July 31, 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, ICICI Lombard General Insurance Company Limited, is the largest private general insurance company in India, with a gross written premium of INR 268.33 billion for the last business year, which corresponds to approximately EUR 2.63 billion, and was founded in 2001 as a joint venture between ICICI Bank Ltd and Fairfax Financial Holdings Ltd.

The Complainant owns various trademark registrations, in particular:

- Indian trademark LOMBARD, reg. no. 1961744, registered on May 6, 2010 in class 36;
- Indian trademark LOMBARD (fig.), reg. no. 1961749, registered on May 6, 2010 in class 36.
- Indian trademark LOMBARD (fig.), reg. no. 1961750, registered on May 6, 2010 in class 42.

The Complainant uses the trademark ICICI, which is owned by its promoter ICICI Bank Limited, in combination with the trademark LOMBARD under a license agreement entered into with ICICI Bank Limited in 2017.

Furthermore, in 2001, the Complainant registered the domain name <icicilombard.com> which it has been using ever since for its official website.

The disputed domain name <prodicilombard.com> was registered on September 9, 2022. It resolves to a website with pay-per-click links.

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 the ICICI and LOMBARD trademarks and to their combination. It stresses the fact that the disputed domain name entirely comprises the aforementioned distinctive marks.

Furthermore, the Complainant states that the Respondent is not affiliated or related to it in any way, and that it did not authorize the Respondent to use the trademark in question. The Complainant also states that the Respondent is not commonly known by the disputed domain name and that it has not acquired any trademark rights in it.

Lastly, the Complainant contends that the Respondent uses the disputed domain name and the website to which it resolves in a way to create confusion with the trademarks ICICI and LOMBARD and with their combination, and with the purpose of generating revenue by running click-through links or to redirect Internet users to sponsored websites, which in its view constitutes bad faith.

B. Respondent

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

6. Discussion and Findings

According to paragraph 4(a) of the Policy, the Complainant must prove that:

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

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 identical or confusingly similar requirement under paragraph 4(a) of the Policy typically involves a side-by-side comparison of the disputed domain name and the textual components of the relevant trademark(s) to assess whether the mark(s) is or are recognisable within the disputed domain name. There is no requirement of similarity of goods and/or services (*e.g.*, *AIB-Vincotte Belgium ASBL, AIB-Vincotte USA Inc./Corporation Texas v. Guillermo Lozada, Jr.*, WIPO Case No. [D2005-0485](#)).

The Complainant holds numerous trademarks for LOMBARD, and 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 existence of a confusing similarity within the meaning of paragraph 4(a) of the Policy is not in doubt in the present case, the Complainant's distinctive trademark LOMBARD is incorporated in the disputed domain name in its entirety. The incorporation of a trademark in its entirety is typically sufficient to establish that a domain name is confusingly similar to the trademark ([WIPO Overview 3.0](#), section 1.7, and *RapidShare AG, Christian Schmid v. InvisibleRegistration.com, Domain Admin*, WIPO Case No. [D2010-1059](#)).

Although the addition of other terms here, "prod" and "icici" may bear on assessment of the second and third elements, the Panel finds the addition of such terms 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.

As far as the generic Top-Level Domain ("gTLD") ".com" is concerned, this element has a technical function and therefore does not need to be taken into account when assessing the issue of identity or confusing similarity.

The Panel therefore finds that paragraph 4(a)(i) of the Policy is satisfied.

B. Rights or Legitimate Interests

The Complainant contends that the Respondent does not have any rights or legitimate interests in the disputed domain name. The Complainant has shown that it owns the LOMBARD trademark and that it has the right to use its trademark LOMBARD in combination with the trademark ICICI, and it has explicitly contested having granted the Respondent any right to use its trademark or to the aforementioned combination of trademarks.

In particular, the Complainant contends (i) that the Respondent has not been commonly known as "Icici Lombard" and (ii) that it has not used, or demonstrably prepared to use, the disputed domain name in connection with a bona fide offering of goods or services. To the contrary, the Complainant has shown that

the disputed domain name is resolving to a website that contains sponsored links to third party competitors' websites, which – in the absence of any authorisation by the Complainant – cannot be possibly viewed as a bona fide use. Actually, it seems very likely that the Respondent receives commercial revenue from the display of links to third party offerings. For this reason, there is no bona fide offering of goods or services according to paragraph 4(c)(i) of the Policy (*Baccarat SA v. Speedeenames.com / Troy Rushton*, WIPO Case No. [D2010-0953](#)).

The use of a term highly similar to each of the trademarks ICICI and LOMBARD in the disputed domain name creates the false impression that the Internet user is on the Complainant's website, thus causing confusion.

Therefore, the Complainant has made a prima facie showing that the Respondent has no rights or legitimate interests in the disputed domain name. In line with previous UDRP panel decisions, this means that the burden of production shifts to the Respondent (e.g., *Belupo d.d. v. WACHEM d.o.o.*, WIPO Case No. [D2004-0110](#); *Croatia Airlines d.d. v. Modern Empire Internet Ltd.*, WIPO Case No. [D2003-0455](#)).

The Respondent having failed to respond to the Complaint, this Panel concludes that the Respondent does not have any rights or legitimate interests with respect to the disputed domain name.

In other words, the Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

Paragraph 4(a)(iii) of the Policy provides that the Complainant must, in addition to the matters set out above, demonstrate that the disputed domain name has been registered and is being used in bad faith.

The undisputed prima facie evidence establishes that the Respondent is not affiliated with the Complainant and has no license or other authorisation to use the Complainant's trademark(s).

The Respondent registered the disputed domain name many years after the Complainant's trademark(s) and the combination ICICI LOMBARD was in use and became known. The Panel finds that the Respondent should have known about the Complainant's trademark and business and about the combination of the trademarks ICICI and LOMBARD when registering or acquiring the disputed domain name.

This Panel considers that the nature of the disputed domain name by itself is a strong indication that the Respondent was aware of the Complainant's trademark LOMBARD and of the trademark combination ICICI LOMBARD, as it seems more than unlikely that the Respondent would have registered – randomly – the disputed domain name (*Motul v. Contact Privacy Inc. Customer 0138693539 / Konstantin Speranskii*, WIPO Case No. [D2016-2632](#)).

Furthermore, based on the record, the Panel finds that the use to which the disputed domain name has been put to, evidences the Respondent's bad faith. Indeed, it results from the case file that the Respondent is using the disputed domain name to display links to insurance-related third party offers, including to competitors' offers, and that it thereby intends to generate commercial revenue. The Panel therefore finds that by using the disputed domain name that is confusingly similar with the Complainant's trademark to redirect Internet users to third party websites, the Respondent creates a likelihood of confusion, constituting bad faith pursuant to paragraph 4(b)(iv) of the Policy.

The Panel thus finds that the Respondent registered and is using the disputed domain name to intentionally attract, for commercial gain, Internet users to its website, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of its website.

The Panel therefore finds that paragraph 4(a)(iii) of the Policy is satisfied.

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 <prodicicilombard.com> be transferred to the Complainant.

/Lorenz Ehrler/

Lorenz Ehrler

Sole Panelist

Date: August 14, 2025