

ARBITRATION AND MEDIATION CENTER

ADMINISTRATIVE PANEL DECISION

Association Générale Interprofessionnelle de Prévoyance et d'Investissement (A.G.I.P.I.) v. mesut erdogan Case No. D2025-2362

1. The Parties

The Complainant is Association Générale Interprofessionnelle de Prévoyance et d'Investissement (A.G.I.P.I.), France, represented by Dreyfus & associés, France.

The Respondent is mesut erdogan, Türkiye.

2. The Domain Name and Registrar

The disputed domain names <jagipi.com> and <jagisjagipi.com> are registered with Dynadot Inc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on June 16, 2025. On June 16, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 17, 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 ("Super Privacy Service LTD c/o Dynadot") and contact information in the Complaint. The Center sent an email communication to the Complainant on June 17, 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 17, 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 June 19, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 9, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 10, 2025.

The Center appointed Marina Perraki as the sole panelist in this matter on July 14, 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

Complainant is a leading French company established in 1976, operating in collaboration with AXA France to design and promote insurance and financial products. With nearly 800,000 members and over 1.17 million active contracts as of 2024, Complainant is recognized in the French insurance and financial services field.

Complainant is the owner of trademark registrations for AGIPI, including the following:

- European Union Trade Mark No. 015365497, AGIPI (figurative), filed on April 21, 2016, and registered on December 30, 2016, for goods and services in International Classes 16, 36 and 41;
- European Union Trade Mark No. 019147824, J'AGIS J'AGIPI (word), filed on February 25, 2025, and registered on June 19, 2025 for services in International Classes 36 and 41; and
- European Union Trade Mark No. 019147855, J'AGIPI (word), filed on February 25, 2025, and registered on June 20, 2025, covering services in International Classes 36 and 41.

Complainant also owns the domain name registration <agipi.com>, registered on April 3, 1998.

The disputed domain names were registered on February 25, 2025 and lead to GoDaddy parking pages offering them for sale for the amount of USD 2,988 each.

Complainant sent cease-and-desist letters to Respondent, via registrar, to which there was no response.

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 names.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the Policy lists the three elements, which Complainant must satisfy with respect to the disputed domain names:

- (i) the disputed domain names are identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain names; and
- (iii) the disputed domain names have 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 names. 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 mark AGIPI is reproduced within the disputed domain names. Accordingly, the disputed domain names are confusingly similar to the mark for the purposes of the Policy. <u>WIPO Overview 3.0</u>, section 1.7.

The generic Top-Level Domain ("gTLD") ".com" is disregarded, as gTLDs typically do not form part of the comparison on the grounds that they are required for technical reasons (*Rexel Developpements SAS v. Zhan Yequn*, WIPO Case No. <u>D2017-0275</u>; *Hay & Robertson International Licensing AG v. C. J. Lovik*, WIPO Case No. <u>D2002-0122</u>).

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 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 names. 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 names such as those enumerated in the Policy or otherwise.

On the contrary, the disputed domain names each lead to parking pages, where they are being offered for sale for an amount that seemingly exceeds out-of-pocket expenses and there is no reasonable explanation as to the registration and holding of the disputed domain names that could lead the Panel to a conclusion different to the Respondent targeting the Complainant through the disputed domain names. The Panel also notes the composition of the disputed domain names which reproduce the Complainant's marks in their entirety.

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.

Because the Complainant's AGIPI mark had been used and registered by the Complainant before the disputed domain names registrations and noting the degree of inherent distinctiveness of the Complainant's mark, it is clear that Respondent had Complainant's mark in mind when registering the disputed domain names.

Furthermore, the disputed domain names were registered on the same day that Complainant filed its aforementioned trademark applications for the (now registered) marks J'AGIPI and J'AGIS J'AGIPI, which Respondent has fully incorporated in the disputed domain names. This clearly shows that Respondent knew of Complainant and its rights.

Given that the disputed domain names were offered for sale, it can in any case safely be inferred that the Respondent was perfectly aware of the nascent rights and value attaching to the marks J'AGIPI and J'AGIS J'AGIPI of the Complainant upon registration. Having reviewed the available record, the Panel notes the composition of the disputed domain names, reproducing the Complainant's marks in their entirety, along with the fact that the disputed domain names are currently being sold for an amount that seemingly exceeds out-of-pocket expenses, and finds that in the circumstances of this case such use supports a finding of bad faith under the Policy.

For the same reasons, the Panel finds that it is more likely than not that the Respondent meant to target the Complainant in bad faith and registered the disputed domain names in anticipation of the Complainant's trademark rights. See <u>WIPO Overview 3.0</u>, section 3.8, and *Adventia Pharma*, *S.L. v. Super Privacy Service LTD c/o Dynadot LLC / bilal bal*, WIPO Case No. D2020-1592.

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 names <jagipi.com> and <jagisjagipi.com> be transferred to the Complainant.

/Marina Perraki/
Marina Perraki
Sole Panelist
Date: July 28, 2025