

ADMINISTRATIVE PANEL DECISION

Principal Financial Services, Inc. v. Host Master, Transure Enterprise Ltd
Case No. D2025-2599

1. The Parties

The Complainant is Principal Financial Services, Inc., United States of America ("United States"), represented by Neal & McDevitt, LLC, United States.

The Respondent is Host Master, Transure Enterprise Ltd, United States.

2. The Domain Name and Registrar

The disputed domain name <principla.com> is registered with Above.com, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 3, 2025. On July 3, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 7, 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 ("unknown registrant") and contact information in the Complaint. The Center sent an email communication to the Complainant on July 7, 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 amendment to the Complaint on July 7, 2025.

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 July 30, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 19, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on August 20, 2025.

The Center appointed Martin Schwimmer as the sole panelist in this matter on August 22, 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 is a publicly traded financial services company incorporated in the State of Iowa, United States, and headquartered in Des Moines, Iowa. The Complainant's group offers global investment management, insurance, and other financial services to businesses and individuals, as described on its websites at "www.principal.com" and "www.principalbank.com". According to the Complainant's website at "www.principal.com", the group employs some 20,000 people in 27 nations and territories, and reported net income of USD 1.571 billion in 2024.

The Complainant holds numerous trademark registrations in the United States and other jurisdictions. These include United States Trademark Registration Number 1562541 (registered on October 24, 1989) for the word PRINCIPAL in stylized letters in International Class 36, and United States Trademark Registration Number 4483644 (registered on February 18, 2014) for PRINCIPAL FINANCIAL GROUP as a standard character mark in International Class 36.

The disputed domain name does not resolve at this time. However, the Complainant provided a sworn declaration from a cybersecurity analyst that the domain name registration and SSL certificate history showed a history of repeatedly registered certificates for subdomain names that closely resemble legitimate subdomains of the Complainant.

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 famous family of PRINCIPAL marks. The "principla" element is identical to the Complainant's trademark but for two letters of the disputed domain name being transposed. This transposition does not form a recognizable English word, and is evidence of typosquatting.

The Complainant asserts ownership in a PRINCIPAL family of trademarks including PRINCIPAL BANK, PRINCIPAL SECURITIES, and PRINCIPAL GLOBAL INVESTORS ("and other marks in the Famous Family of Principal Marks"), citing numerous prior UDRP decisions finding that these marks are distinctive and well-known in financial services markets, such as *Principal Financial Services, Inc. v. Barry Friedman, Seaport 17th Care Center*, WIPO Case No. [D2024-4955](#).

The Complainant contends that the Respondent has configured the disputed domain name to resemble legitimate Principal infrastructure by repeatedly registering SSL certificates for subdomains, such as <login.principla.com> and <career.principla.com>, that are similar to actual Complainant assets, such as <login.principal.com> and <careers.principal.com>.

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 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 "principia" string in the disputed domain name does not form a recognizable word in English and is identical to the Complainant's trademark but for the transposition of the letters "a" and "l". The panel finds the disputed domain name to be an intentional misspelling, and thus confusingly similar under section 1.9.

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 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 Panel notes the present inactive webpage resolving from the disputed domain name does not support a finding of rights or legitimate interests. Moreover, the purported use of subdomains similar to those used by the Complainant (e.g. <careers.principia.com> (discussed further below in Section C), are indicative of the Respondent's intent to impersonate the Complainant, which would also not support a finding of rights or legitimate interests.

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.

The Complainant alleges that the Respondent obtained SSL certificates for various subdomains similar to those used by or would be identified with the Complainant. An SSL certificate ("Secure Sockets Layer certificate") is a digital certificate that authenticates a website's identity and enables an encrypted connection between a web server and a browser. The padlock icon displayed by a browser indicating the existence of a SSL certificate for a typo site, aids in the deception that the site is authorized by a trademark owner. Going to the trouble of getting multiple SSL certificates for subdomains used by the "real" website, takes the deception one step further. This practice suggests the Respondent's intent to be deceptively identified as the Complainant.

The Panel takes notice of a recognized SSL certificate log tool, specifically the <cert.sh> tool, which supports the sworn declaration of the Complainant that SSL certificate logs shows that the Respondent has obtained SSL certificates for subdomains similar to those used by the Complainant, such as <login.principia.com>, <careers.principia.com>, or similar to subdomains that would be associated with the Complainant.

Taking into account the totality of the circumstances – including the strength of the Complainant's trademark, the Respondent's use of false contact data, and the Respondent's default – the Panel finds that it is probable that the Respondent obtained the disputed domain name to impersonate the Complainant for some illegitimate activity.

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.

Panels have held that the typosquatting of a widely-known mark in a domain name supports a finding of bad faith. [WIPO Overview 3.0](#), section 3.2.1.

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 <principia.com> be transferred to the Complainant.

/Martin Schwimmer/

Martin Schwimmer

Sole Panelist

Date: September 5, 2025