

ADMINISTRATIVE PANEL DECISION

AXA SA v. Ashley Wright, AXA
Case No. D2025-2952

1. The Parties

The Complainant is AXA SA, France, represented by Plasseraud IP Avocats, France.

The Respondent is Ashley Wright, AXA, United States of America.

2. The Domain Name and Registrar

The disputed domain name <axaxl.enterprises> (the “Disputed Domain Name”) is registered with Squarespace Domains II LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 24, 2025. On July 24, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On 24 July 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 (No information, Redacted) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 29, 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 29, 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 31, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 20, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on August 26, 2025.

The Center appointed Michael D. Cover as the sole panelist in this matter on September 2, 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 world leader in insurance, saving and asset management and employs 154,000 people worldwide. The Complainant operates in 50 countries across Europe, Africa and the Middle East, North and South America and Asia-Pacific. In 2018, with the acquisition of the XL group, AXA became one of the largest commercial property and casualty insurers in the world. AXA XL services are accessible through the website “www.axaxl.com”.

The Complainant is the proprietor of AXA trademarks throughout the world, including the following registered trademarks:

- International No. 490030 AXA registered December 5, 1984, in Classes 35, 36, and 39;
- International No. 1519781 AXA (& design) registered May 29, 2019, in Classes 35, 36, 37, 39, 44, and 45; and
- European Union Trademark No. 373894 registered July 29, 1998, in Classes 35 and 36.

The Complainant is also the proprietor of various domain names, including:

- <axa.com> dated October 23, 1995;
- <axa.fr> dated May 20, 1996; and
- <axaxl.com> dated April 24, 2018.

The Disputed Domain Name was registered on February 19, 2024.

The Disputed Domain Name is passively held and resolves to a page which is not accessible.

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.

Identical or Confusingly Similar

Notably, the Complainant contends that the Disputed Domain Name is confusingly similar to the Complainant's registered trademark AXA, in which the Complainant has rights. The Complainant notes that its AXA trademark is famous and notorious.

The Complainant continues that the addition of the letters “xl” does not prevent a likelihood of confusion between the Disputed Domain Name and the Complainant's AXA trademark as it is a generic and non-distinctive abbreviation and then a term that Internet users would certainly not remember comparing to the well-known and distinctive term, “AXA”. On the contrary, submits the Complainant, Internet users are even more likely to think that this is an official AXA website belonging to the Complainant.

Finally, the addition of the generic extension “.enterprises” is considered a standard for domain name registration and should therefore not be taken into account in the Panel's comparison of the signs (WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), Section 1.11.1.

The Complainant concludes that the Disputed Domain Name is confusingly similar to the trademarks in which the Complainant has prior rights.

Rights or Legitimate Interests

The Complainant sets out that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name.

Firstly, states the Complainant, the Complainant has never licensed or otherwise permitted the Respondent to use its AXA trademarks or to register any domain name including the above-mentioned trademarks and then to register the Disputed Domain Name. For this first reason, says the Complainant, the Respondent has no prior rights and/or legitimate interests in justifying the use of the Complainant's trademarks. The Complainant submits that the Respondent has clearly adopted the Complainant's AXA trademark, which has acquired a substantial reputation around the world, for its own use and incorporated it into the Disputed Domain Name without the Complainant's authorization.

Secondly, continues the Complainant, the Respondent has not been commonly known by the Disputed Domain Name or even associated with the name "AXA", whereas the AXA trademark appears to be well known. The Complainant further notes that the Respondent's organization name is "AXA", but the Respondent has no connection with the Complainant at all.

Thirdly, submits the Complainant, the Respondent is not making any legitimate noncommercial or fair use of the Disputed Domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue. Indeed, the Disputed Domain Name is passively held and leads to a page which is not accessible. Passive holding of a domain name does not constitute "legitimate non-commercial use" of it, submits the Complainant.

The Complainant concludes that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name.

Registered and Used in Bad Faith

The Complainant states that the Disputed Domain Name was registered and is being used in bad faith.

The Complainant submits that the Respondent obviously was aware of the Complainant's well-known AXA trademark at the time that the Respondent acquired the Disputed Domain Name and that demonstrates that the Respondent did not need the Disputed Domain Name but that it chose and registered the Disputed Domain Name in bad faith in order to take predatory advantage of the Complainant's reputation.

With regard to use in bad faith, the Complainant submits this is also evident, as the Disputed Domain Name is passively held and leads to a page which is not accessible, even though the Disputed Domain Name was registered in February 2024, over a year ago.

The Complainant summarizes that the Complainant's trademarks have a strong reputation and are widely known, as evidenced in the present Complaint, the Disputed Domain Name reproduces the AXA trademark entirely, the Complainant never authorized the registration of the Disputed Domain Name and that the only purpose of the Respondent is to take undue advantage of the Complainant's reputation, as evidenced by the fact that the Respondent is not seriously interested in actively using the Disputed Domain Name in good faith, as it is leading to a page which is not accessible even though it was registered in February 2024, so almost eighteen months ago.

Consequently, concludes the Complainant, it clearly appears that the Disputed Domain Name was registered intentionally and is being used in bad faith by the Respondent without any rights or legitimate interests.

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 3.0](#), section 1.7.

The Complainant has shown rights in respect of its AXA trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the mark is reproduced 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.

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

It is well established in prior UDRP decisions that the applicable generic Top-Level Domain ("gTLD"), in this case ".enterprises", is a standard registration requirement and is to be ignored in considering confusing similarity. [WIPO Overview 3.0](#), section 1.11.

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.

In particular, there is no evidence on record showing that the Respondent, before notice of the dispute, used or demonstrated preparations to use the Disputed Domain Name in connection with a bona fide offering of goods or services, that the Respondent has been commonly known by the Disputed Domain Name, or that the Respondent is making a legitimate noncommercial or fair use of the Disputed Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the Complainant's trademark.

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 notes that the Respondent is engaged in passive holding of the Disputed Domain Name which is not only confusingly similar to the Complainant's prior registered trade mark but is also almost identical to the Complainant's own domain name <axaxl.com>.

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 found that the non-use of a domain name (including a blank or "coming soon" page) would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant's trademark, and the composition of the Disputed Domain Name clearly targeting the Complainant, 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. Therefore, the Panel finds that the Respondent's registration and use of the disputed domain name constitutes bad faith.

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 <axaxl.enterprises> be transferred to the Complainant.

/Michael D. Cover/

Michael D. Cover

Sole Panelist

Date: September 7, 2025