ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Principal Financial Services, Inc. v. John Deecon, TrafficDomains INC
Case No. D2025-2964

1. The Parties

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

The Respondent is John Deecon, TrafficDomains INC, Malaysia.

2. The Domain Names and Registrar

The disputed domain names <principalinsurance.blog> and <principallogin.blog> are registered with Web Commerce Communications Limited dba WebNic.cc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 24, 2025. On July 25, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On July 26, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 30, 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 30, 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 August 8, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 28, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 2, 2025.

The Center appointed Johan Sjöbeck as the sole panelist in this matter on September 9, 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 has submitted evidence that it is the owner of a large number of trademark registrations including the following:

PRINCIPAL, United States trademark registration number 1,562,541, with registration date October 24, 1989.

PRINCIPAL LIFE INSURANCE COMPANY, United States trademark registration number 4,490,352, with registration date March 4, 2014.

PRINCIPAL FINANCIAL GROUP, United States trademark registration number 4,483,644, with registration date February 18, 2014.

PRINCIPAL (Stylized), United States trademark registration number 5,083,535, with registration date November 15, 2016.

The disputed domain names <principalinsurance.blog> and <principallogin.blog> were registered on February 28, 2025. The disputed domain names resolve to passive websites.

5. Parties' Contentions

A. Complainant

The Complainant, Principal Financial Services, Inc., is a publicly-traded (NASDAQ–PFG) multi-national financial services institution offering, through its licensees, member companies and affiliates, a broad range of services in the financial, insurance, investment, banking, retirement, global asset management, real estate, and healthcare sectors, among others.

The Complainant owns the well-established and famous family of PRINCIPAL service marks in a large number of jurisdictions throughout the world. The Complainant owns many trademarks, such as PRINCIPAL, THE PRINCIPAL, PRINCIPAL LIFE INSURANCE COMPANY, PRINCIPAL FINANCIAL GROUP among others. The Complainant's trademarks are registered in connection with services including insurance administration in the fields of life, disability, dental, vision, critical illness, accident, and accidental death and dismemberment, as well as insurance underwriting and brokerage services for groups and individuals in the fields of life, disability, and dental.

Through its licensees, affiliates, and member companies, the Complainant has used its trademarks in connection with a variety of products and services in the financial, insurance, investment, banking, asset management, retirement, real estate, and healthcare fields, since at least as early as 1985. In addition, the Complainant, via a predecessor-in-interest, has used the PRINCIPAL trademark in connection with financial analysis and consulting, management of securities and securities brokerage services since at least as early as 1960.

In addition to the famous trademarks, the Complainant holds a number of PRINCIPAL formative domain names, such as <principal.com>, <principalbank.com>, <principalfinancial.com>, <principalfinancialgroup.com>, and <principalfinancialgrp.com>. The Complainant offers secure online access to its services through a dedicated login screen available on its official website. This online portal allows users to perform a variety of important tasks, including managing accounts, viewing policy information, updating personal details, and conducting financial transactions related to insurance and retirement plans. The presence of a secure login system fosters trust in the Complainant's brand and reinforces its reputation as a reliable provider of financial and insurance services. This trust is central to the Complainant's business, and any unauthorized use of its trademarks or mimicry of its website's appearance could pose a significant risk to consumers and undermine that confidence.

On February 28, 2025, the Respondent registered the disputed domain names <principalinsurance.blog> and <principallogin.blog>. The disputed domain names are identical or confusingly similar to the Complainant's well-established and distinctive trademarks.

Given the extensive use of the PRINCIPAL trademarks for over three decades, the Complainant's trademarks have become distinctive and well-known in the financial, insurance, investment, banking, real estate, health care, and several other service areas. On numerous occasions UDRP panels have agreed as such. See, for example *Principal Financial Services, Inc. v. Blair Russell*, WIPO Case No. D2008-1970 (<prinipal.com>) and *Principal Financial Services, Inc. v. Michail Solncev*, WIPO Case No. D2009-1801 (<pricipal.com>) among others.

The disputed domain names incorporate the Complainant's trademark in its entirety. The presence of the terms "insurance" and "login" within the disputed domain names does not eliminate the confusing similarity. Where the relevant trademark is recognizable within the disputed domain name, the addition of other terms, whether descriptive, geographical, pejorative, meaningless, or otherwise, would not prevent a finding of confusing similarity under the first element.

There has never been any relationship between the Complainant and the Respondent that would give rise to any license, sponsorship, permission or authorization for the Respondent to use or register the disputed domain names. The Complainant has not authorized the Respondent to use the PRINCIPAL trademark in a domain name, at any website, or for any other purpose. The Respondent will not be able to provide any evidence of legitimate noncommercial or fair use of the disputed domain names. The Respondent will not be able to provide any evidence of demonstrable preparation to use the disputed domain names in connection with a bona fide offering of goods or services. The disputed domain names do not lead to any active websites. In these circumstances, the Respondent's use of the disputed domain names, merely to hold them, is not a bona fide offering of goods or services.

As noted above, the Complainant provides secure online access to its services via a login portal, enabling customers to manage their insurance policies, retirement accounts, and other sensitive financial information.

In light of this, the Respondent's registration of domain names that incorporate both "insurance" and "login" suffixes, i.e., terms directly associated with the Complainant's core services and online authentication processes, raises serious concerns about the Respondent's intent. The indicators strongly suggest that the Respondent has registered the disputed domain names in a deliberate attempt to target the Complainant, with the apparent goal of deceiving users who rely on the Complainant's online platform. By mimicking language and formats closely associated with the Complainant's legitimate services, the Respondent's domain names may mislead users into believing they are engaging with the Complainant's secure systems, thereby creating a significant risk of phishing, credential harvesting, or other forms of financial fraud.

The Respondent is not commonly known by the disputed domain names, which evidences a lack of rights or legitimate interests. See *Statoil ASA v. Geosum*, WIPO Case No. D2015-1541, where the respondent did not have any rights or legitimate interests in the disputed domain name because, among other things, it did not have any consent from the complainant to use the trademark, and there was no evidence that

respondent was commonly known by the disputed domain name. For these reasons, the Complainant requests the Panel find that the Complainant has established this second element under the Policy.

The Complainant has invested over USD one billion to promote its PRINCIPAL brand, which consumers around the world associate with high-quality financial, insurance, and investment services. The trademark is so closely linked and associated with the Complainant that the Respondent's use of this mark, or any minor variation of it, strongly implies bad faith. At the time of registration, the Respondent knew, or at least should have known, of the Complainant's longstanding and globally recognized trademark rights. The record supports the inference that the Respondent intentionally incorporated the word "insurance" into the disputed domain name <principalinsurance.blog> because the Complainant is in the insurance business, owns at least one mark containing the word "insurance", and operates websites providing information and services relating to the Complainant's insurance offerings. The Complainant is well known in the insurance industry.

Similarly, the record supports the inference that the Respondent intentionally incorporated the word "login" into the disputed domain name <principallogin.blog> because the Complainant operates an online access to its services via its legitimate website. The Respondent would have become aware of that information and registered the disputed domain names containing that information after exploring the Complainant's domain names and websites. The fame of the PRINCIPAL trademark and its global registration portfolio negate any possibility of innocent registration.

In addition to the above, the Respondent employed a privacy service to mask its identity. While not inherently indicative of bad faith, panels have consistently held that the use of such services, particularly when paired with other bad faith factors, supports a finding of bad faith. The Complainant has successfully enforced its rights in the PRINCIPAL trademark through multiple UDRP actions in the past, further underscoring the brand's visibility and the likelihood that the Respondent knew of and targeted the Complainant's trademark.

Many of the same facts showing bad faith registration also support bad faith use. The Respondent uses the disputed domain names to impersonate the Complainant or to mimic the Complainant's official websites, including login portals or customer service interfaces. This deceptive conduct is designed to confuse users, solicit sensitive information, or foster trust under false pretenses, and these are hallmarks of bad faith under the Policy. Even though the disputed domain names are not currently active, the circumstances support a finding of bad faith. These include the global notoriety of the PRINCIPAL trademark, the Respondent's use of a privacy protection service, the absence of any plausible legitimate use, and the Respondent's pattern of targeting famous marks, i.e., it has targeted the Complainant in this matter by registering at least two domain names in an abusive manner. As held in *Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. D2000-0003, passive holding of a domain name can itself constitute bad faith when coupled with such aggravating factors. On the balance of the facts above, the Complainant respectfully submits that the Respondent registered and is using the disputed domain names in bad faith. Accordingly, the Complainant requests that the Panel find that the third element under the Policy has been satisfied.

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 each of the following:

(i) that the disputed domain names are identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and

(ii) that the Respondent has no rights or legitimate interests in the disputed domain names; and

(iii) that the disputed domain names have been registered and are 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 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.

Based on the evidence submitted, the Panel notes that the Complainant holds numerous trademark registrations for PRINCIPAL and various related trademarks. The disputed domain names each reproduce the PRINCIPAL mark in its entirety, with <principalinsurance.blog> adding the term "insurance" and <principallogin.blog> adding the term "login". The Complainant's trademark is readily recognizable in the disputed domain names and the additional terms do not prevent a finding of confusing similarity. It is standard practice to disregard the Top-Level Domain ("TLD") under the confusingly similar test.

Having the above in mind, the Panel concludes that the disputed domain names are confusingly similar to the Complainant's trademark and that the Complainant has proven the requirement under paragraph 4(a)(i) of the Policy.

B. Rights or Legitimate Interests

The Complainant must show, at least prima facie, that the Respondent has no rights or legitimate interests with respect to the disputed domain names. The Respondent may establish a right or legitimate interest in the disputed domain names by demonstrating any of the following non-exhaustive circumstances listed in paragraph 4(c) of the Policy:

(i) that it has made preparations to use the disputed domain names or a name corresponding to the disputed domain names in connection with a bona fide offering of goods or services prior to any notice of the dispute; or

(ii) that it is commonly known by the disputed domain names, even if it has not acquired any trademark rights; or

(iii) that it is making a legitimate, noncommercial or fair use of the disputed domain names without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark.

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. If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. See WIPO Overview 3.0, section 2.1.

From the material submitted in the Complaint, it is clear that the Complainant's trademark registrations for PRINCIPAL predate the Respondent's registration of the disputed domain names. The Respondent has not submitted any evidence indicating that it is the owner of any trademark or that it is commonly known by the disputed domain names. The Complainant has not licensed, approved, or in any way consented to the Respondent's registration and use of the trademarks in the disputed domain names.

The disputed domain names do not currently resolve to active websites. There is no evidence in this case indicating that the Respondent has used or made any preparations to use the disputed domain names in connection with a bona fide offering of goods or services prior to the dispute. Additionally, there is no

evidence indicating that the Respondent intends to make a legitimate, noncommercial or fair use of the disputed domain names without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark. Furthermore, there is no evidence indicating that it is the owner of any trademark or that it is commonly known by the disputed domain names. Although given the opportunity, the Respondent has not rebutted the Complainant's prima facie case. Hence, the Respondent has failed to invoke any circumstances, which could demonstrate, pursuant to paragraph 4(c) of the Policy or otherwise, any rights or legitimate interests in respect of the disputed domain names.

Thus, given that there is no evidence in the case that refutes the Complainant's submissions, the Panel concludes that the Complainant has also proven the requirement under paragraph 4(a)(ii) of the Policy.

C. Registered and Used in Bad Faith

Under paragraph 4(b) of the Policy, evidence of bad faith registration and use include without limitation:

(i) circumstances indicating the disputed domain names were registered or acquired primarily for the purpose of selling, renting, or otherwise transferring the disputed domain name registrations to the owner of a trademark or to a competitor of the trademark owner, for valuable consideration in excess of the documented out-of-pocket costs directly related to the disputed domain names; or

(ii) circumstances indicating that the disputed domain names were registered in order to prevent the owner of a trademark from reflecting the mark in a corresponding domain name, provided there is a pattern of such conduct; or

(iii) circumstances indicating that the disputed domain names were registered primarily for the purpose of disrupting the business of a competitor; or

(iv) circumstances indicating that the disputed domain names have intentionally been used in an attempt to attract, for commercial gain, Internet users to a website or other online location, by creating a likelihood of confusion with the Complainant's trademark as to the source, sponsorship, affiliation, or endorsement of the website or location or of a product or service on that website or location.

Both disputed domain names incorporate the Complainant's PRINCIPAL trademark in its entirety, with the additions of the terms "insurance" and "login". The Complainant provides a wide range of services, among them insurance services. The Complainant's trademark registrations predate the registration of the disputed domain names by more than 35 years and according to UDRP decisions referenced by the Complainant, the Complainant's trademark is recognized as well-known. In the absence of any evidence to the contrary, the Panel is persuaded on the balance of probabilities that the Respondent registered and used the disputed domain names with the Complainant's trademark and business in mind.

The evidence submitted by the Complainant demonstrates that the disputed domain names resolve to inactive webpages. Previous UDRP panels have found that non-active use of a domain name does not prevent a finding of bad faith under the doctrine of passive holding. See WIPO Overview 3.0, section 3.3 and *Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. D2000-0003. In the present case, the Panel is convinced that the overall circumstances suggest that the Respondent's passive holding of the disputed domain names amounts to use in bad faith. Such circumstances include not only the reputation of the Complainant's trademark and the composition of the disputed domain names - the added terms, in particular "login", clearly indicate the Respondent's intention to confuse Internet users as to the source, sponsorship, or affiliation of the disputed domain name - but also that fact that the Respondent did not respond to the Complainant's contentions.

There is no evidence in this case that refutes the Complainant's submissions and the Panel concludes that the Complainant has also proved the requirements under paragraph 4(a)(iii) 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 <principalinsurance.blog> and <principallogin.blog> shall be transferred to the Complainant.

/Johan Sjöbeck/
Johan Sjöbeck
Sole Panelist
Date: September 19, 2025