

ADMINISTRATIVE PANEL DECISION

Government Employees Insurance Company v. Daniel Jordan,
GeicoPayments
Case No. D2025-3900

1. The Parties

The Complainant is Government Employees Insurance Company, United States of America ("United States"), represented by Sterne, Kessler Goldstein & Fox, PLLC, United States.

The Respondent is Daniel Jordan, GeicoPayments, United States.

2. The Domain Name and Registrar

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

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 24, 2025. On September 25, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 25, 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, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 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 amended Complaint on October 3, 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 October 15, 2025. In accordance with the Rules, paragraph 5, the due date for Response was November 4, 2025. The Respondent sent email communications to the Center on October 4 and 6, 2025.

The Center appointed Gary Saposnik as the sole panelist in this matter on November 13, 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 large auto insurance company in the United States, insuring more than 28 million motor vehicles, and employing over 28,000 individuals. The Complainant offers its insurance services in all 50 states and the District of Columbia. The Complainant first began using its GEICO coined acronym as early as 1936 in connection with automobile insurance and other related services. The Complainant obtained its first federal registration for the GEICO trademark in 1964, and owns registrations for its GEICO marks, including the following:

- GEICO, United States Registration No. 763274, registered January 14, 1964, in classes 35 and 36;
- GEICO, United States Registration No. 2601179, registered July 30, 2002, in class 36;
- GEICO, United States Registration No. 7785456, registered May 6, 2025, in class 36.

The Complainant registered the domain name <geico.com> on July 22, 1995, and promotes its services and interacts with its consumers at the website.

The Respondent, located in Texas, United States, registered the disputed domain name on July 7, 2025. At the time of the filing of the Complaint, the disputed domain name resolved to a webpage purporting to hold itself out to be the Complainant, including references to the Complainant's GEICO Gecko mascot, along with links advertising the Complainant and its services. The disputed domain name now resolves to a webpage indicating "Website not found...".

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 GEICO mark is inherently distinctive as applied to the GEICO products and services. The disputed domain name is confusingly similar to the Complainant's mark, as it subsumes the whole of the Complainant's inherently distinctive GEICO mark. The additional term "payments" is merely descriptive, and describes an aspect of the Complainant's business, including the manner in which the Complainant's customers comply with their payment obligations under the Complainant's insurance policies and other service offerings. Adding the descriptive term "payments" does nothing to distinguish the disputed domain name from the Complainant's GEICO mark. See *Government Employees Insurance Company ("GEICO") v. Diamond Point Enterprises Limited*, WIPO Case No. [D2012-1487](#).

The Complainant is aware of at least one instance of actual confusion. This occurred when one of the Complainant's customers called the Respondent, believing it to be the Complainant, while providing it with their personal information, including credit card number. The customer paid the Respondent, believing that they made payment to the Complainant for services.

The Complainant avers that the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent is not and has not been commonly known by the disputed domain name. The Complainant has not authorized the Respondent to use its mark or to register its mark as a domain name. Additionally, the Respondent is not an authorized provider of the Complainant's services. The Respondent is

not making legitimate noncommercial or fair use of the disputed domain name, without intending to mislead and divert consumers, or to tarnish the Complainant's GEICO mark, for the Respondent's commercial and financial gain.

Furthermore, there is no disclaimer or other language on the Respondent's website to indicate that the Respondent is not associated with the Complainant. Rather, the disputed domain name resolves to a webpage where it directly holds itself out to be the Complainant and references the Complainant gecko mascot. The links shown on the page advertise the Complainant and its services, creating an impression that the Respondent is holding itself out to be the Complainant.

The Respondent's use of the Complainant's GEICO mark in the disputed domain name appears to be for the purpose of perpetrating fraudulent payment scams, by misleading and diverting customers of roadside assistance, towing, and related services to the disputed domain name.

Lastly, the Complainant alleges that the Respondent registered and is using the disputed domain name in bad faith. The Respondent intentionally attempted to attract for commercial gain, Internet users to the Respondent's website or other on-line location, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of the Respondent's website or location, or of a product or service on the Respondent's website or location. The Respondent misappropriated the Complainant's mark and goodwill when it registered the disputed domain name more than 60 years after the Complainant obtained its first federal registration for the GEICO trademarks, and more than 25 years after the Complainant launched its website at the domain name <geico.com>. It is inconceivable that the Respondent was not aware of the Complainant's mark when it registered the disputed domain name in 2025.

The Complainant is aware of at least one instance where the Respondent wrongfully accepted payment meant for the Complainant. The Respondent's purpose in registering and using the disputed domain name is to perpetuate a fraudulent scheme by diverting business and payments meant for the Complainant by posing as the Complainant in order to confuse consumers for the Respondent's own gain. The Respondent has created a likelihood of confusion by using the Complainant's mark in connection with services identical to those offered by the Complainant, such as roadside assistance and towing. The Complainant concludes that the evidence demonstrates that the Respondent had knowledge of the Complainant's marks at the time of registration of the disputed domain name, and that its registration and use of the disputed domain name is in bad faith.

B. Respondent

The Respondent sent informal emails in response to these proceedings, including an email stating "We are ready to make settlements as we are ready to release domain at time of purchasing no knowledge its gonna conflict with someone. I apologise for that". No formal response was filed by the Respondent.

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 its GEICO trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the GEICO 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, “payments”, 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.

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 Complainant has submitted un rebutted evidence that the Respondent was using the disputed domain name to resolve to a website that appears to be for the purpose of perpetrating fraudulent payment scams, by misleading and diverting customers looking to make their GEICO insurance payments to the website at the disputed domain name, rather than to the Complainant’s official website.

The Respondent is not and has not been commonly known by the disputed domain name. The Complainant has not authorized the Respondent to use its mark or to register its mark as a domain name. Additionally, the Respondent is not an authorized provider of the Complainant’s services. The Respondent is not making any legitimate noncommercial or fair use of the disputed domain name, without intending to mislead and divert consumers, or to tarnish the Complainant’s GEICO mark, for the Respondent’s commercial and financial gain. Rather, the Respondent was holding itself out as the Complainant without any disclaimer of lack of any relationship with the Complainant, with an intent to deceive consumers of the Complainant’s services into sending payments or personal information to the Respondent.

Panels have held that the use of a domain name for illegitimate activity, here, claimed as applicable to this case: phishing, impersonation/passing off, or other types of fraud, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

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 registered the disputed domain name more than 60 years after the Complainant first obtained registered trademark rights in its well-known GEICO mark. The added term of “payments” in the disputed domain name is directly related to the necessary relationship that an insurance company would have with their customers needing to make payments for the Complainant’s services. The references to the Complainant, its services and its gecko mascot on the website associated with the disputed domain name show that the Respondent was clearly aware of the Complainant at the time of registration of the disputed domain name. The Respondent’s informal response claiming that the Respondent had no knowledge that the disputed domain name was going to conflict with anyone is without veracity.

Additionally, the website reflects that the Respondent was passing itself off as the Complainant, in an attempt to lure the Complainant’s customers into submitting payments or personal information to the Respondent. The Complainant has produced evidence of actual confusion by a customer, who contacted a phone number on the website at the disputed domain name, believing it to be a legitimate GEICO phone number, and under the impression that it was an official GEICO-affiliated website. Under the false impression, the customer inadvertently provided Personal Identifiable Information, as well as making a payment that they believed to be payment to GEICO for services. The Respondent’s registration and use of the disputed domain name demonstrates that the Respondent intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the Complainant’s mark.

Panels have held that the use of a domain name for illegitimate activity, here, claimed to be phishing and impersonation/passing off, constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. 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 <geicopayments.com> be transferred to the Complainant.

/Gary Saposnik/

Gary Saposnik

Sole Panelist

Date: November 27, 2025