

ADMINISTRATIVE PANEL DECISION

Insurify, Inc. v. Clifford Grekin
Case No. D2025-3986

1. The Parties

The Complainant is Insurify, Inc., United States of America ("United States"), represented by Law Office of C. Allen Bargfrede, United States.

The Respondent is Clifford Grekin, United States.

2. The Domain Name and Registrar

The disputed domain name <insurafy.com> is registered with GoDaddy.com, LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 30, 2025. On October 1, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 2, 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, Domains By Proxy, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 2, 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 October 2, 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 October 3, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 23, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Parties of the Respondent's default on November 3, 2025.

The Center appointed Ingrida Kariņa-Bērziņa as the sole panelist in this matter on November 6, 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.

On November 21, 2025, the Panel issued Procedural Order No. 1, inviting the Complainant to provide evidence of its use of, or rights, in, the INSURIFY mark prior to the registration of the disputed domain name. The Complainant provided its response on November 26, 2025. The Respondent was invited to comment by December 1, 2025, but did not do so.

4. Factual Background

The Complainant operates an online insurance comparison engine under the INSURIFY mark. It is the proprietor of United States Trademark Registration No. 5894009 for INSURIFY (word mark), registered on October 29, 2019 for services in classes 35 and 36, claiming a date of first use of January 28, 2016. The Complainant states that it has offered its services since 2013. The record contains evidence that the Complainant incorporated as Ensurify, Inc. on February 20, 2015.

The Complainant has registered and uses the domain name <insurify.com> for its primary business website.

The disputed domain name was registered on July 27, 2015. At the time of the Complaint and of this Decision, it resolved to a website purporting to offer insurance services to businesses and the self-employed. The website includes text stating: "Website under development, some functions may not work or be out of date. Please contact us for current rates, benefits and etc. Thank you for your patience and understanding!!"

The record contains evidence that the Complainant attempted to purchase the disputed domain name through the Registrar. Its offer was not accepted, as notified by the Registrar on February 12, 2025.

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 it has offered its services under the INSURIFY mark since 2013. Today, it operates the top insurance comparison engine online. The Complainant has invested significant sums and efforts in promoting its distinctive INSURIFY mark. The disputed domain name differs from the Complainant's mark by only one letter. The Respondent has no rights in the INSURIFY mark, and was put on notice of the Complainant's rights through the Complainant's offer to purchase the disputed domain name, which the Respondent rejected. The Respondent registered the disputed domain name in knowledge of the Complainant's prior rights and is using it to deceive Internet users by attracting them to its website.

B. Respondent

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

6. Discussion and Findings

Paragraph 4(a) of the UDRP requires the Complainant to make out all three of the following:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) the Respondent has registered and is using the disputed domain name in bad faith.

Under paragraph 15(a) of the Rules, “[a] Panel shall decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable”.

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. While the UDRP makes no specific reference to the date on which the holder of the trademark or service mark acquired its rights, such rights must be in existence at the time the complaint is filed. [WIPO Overview 3.0](#), section 1.1.3.

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. In the view of the Panel, the disputed domain name, which differs from the Complainant’s INSURIFY mark by only one letter (substituting the letter “a” for the second letter “i”) could be considered a misspelling of the Complainant’s INSURIFY mark. [WIPO Overview 3.0](#), section 1.9.

The Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Given the finding below, it is not necessary to make a finding on this element.

C. Registered and Used in Bad Faith

The evidence in the case file as presented does not indicate that the Respondent’s aim in registering the disputed domain name was to profit from or exploit the Complainant’s trademark.

The Panel notes that the disputed domain name was registered in the year preceding the Complainant’s United States trademark filing, and several years before the INSURIFY mark was registered. The date of first use attested to in the Complainant’s United States Trademark Registration for the INSURIFY mark is January 28, 2016—post-dating the registration of the disputed domain name on July 27, 2015.

The Complaint states that the Complainant launched the INSURIFY platform in 2013, yet the record indicates that the platform was originally operating as “EnsuriFY.com”. Indeed, the Complainant offers evidence that it incorporated an entity called EnsuriFY, Inc. in February 2015. No evidence is available to support the Complainant’s assertion of rights in the INSURIFY mark preceding the registration of the disputed domain name in July 2015.

The Panel notes that the publicly available information indicates a multiplicity of domain names containing some variant of the element “insure,” along with the prevalence of the element “ify”, preventing the Panel from extending the Complainant’s rights in its ENSURIFY and later INSURIFY marks to the disputed domain name.¹ A 2025 Reddit screenshot dated “10 years ago” states that the “Insurify” service was hosted at the domain name <insurify.io>. The Whois record provided by the Complainant indicates that the <insurify.com> domain name it now uses was first registered in 2006, when the Complainant did not yet exist, indicating that the Complainant acquired it at some later date and was not, itself, the first registrant of that domain name.

Accordingly, the Panel finds that the Respondent did not register the disputed domain name in bad faith targeting of the Complainant or its trademark rights because the Complainant had no relevant trademark rights at the time that the Respondent registered the disputed domain name. [WIPO Overview 3.0](#), section 3.8.1. While the record establishes that the Complainant had launched an online insurance service at that time, there is no evidence available to indicate that the Respondent registered the disputed domain name in anticipation of the Complainant’s launch or in proximity to the filing date of the Complainant’s trademark. [WIPO Overview 3.0](#), section 3.8.2. The Panel notes that news reports indicate that numerous startup companies were attempting to enter the online insurance market around the time that the disputed domain name was registered. However, nothing in the record connects the Respondent’s registration to the Complainant’s nascent business, and the Panel declines to find such a connection notwithstanding the Complainant’s current reputation and apparent success. [WIPO Overview 3.0](#), section 3.2.1.

Under these circumstances and on this record, the Panel is unable to find that the disputed domain name was registered in bad faith, and will therefore not further consider the evidence regarding the Respondent’s use of the disputed domain name.

The Panel finds the third element of the Policy has not been established.

7. Decision

For the foregoing reasons, the Complaint is denied.

/Ingrīda Kariņa-Bērziņa/
Ingrīda Kariņa-Bērziņa
Sole Panelist
Date: December 6, 2025

¹ The Panel notes its general powers articulated inter alia in paragraphs 10 and 12 of the Rules and has visited some publicly available websites. The Panel considers this process useful in assessing the case merits and reaching a decision. See WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“[WIPO Overview 3.0](#)”), section 4.8.