

ADMINISTRATIVE PANEL DECISION

Insurify, Inc. v. Jason L Monroe
Case No. D2025-3987

1. The Parties

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

Respondent is Jason L Monroe, United States.

2. The Domain Name and Registrar

The disputed domain name <insurify.com> is registered with Sav.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 1, 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) and contact information in the Complaint. The Center sent an email communication to Complainant on October 2, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed amendments to the Complaint on October 2, 2025, and October 3, 2025.

The Center verified that the Complaint together with the amendments 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 Respondent of the Complaint, and the proceedings commenced on October 8, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 28, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on November 4, 2025.

The Center appointed Timothy D. Casey as the sole panelist in this matter on November 10, 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 December 11, 2025, after noting some irregularities in some of the Annexes to the Complaint, the Panel invited Complainant to review and resubmit the Annexes, particularly Annexes 6 and 7, by December 16, 2025. On December 16, 2025, Complainant submitted new versions of Annexes 6 and 7, as well as a duplicate copy of Annex 8 as previously submitted, and an amended Complaint with a corrected Annex listing.

4. Factual Background

Complainant is an online insurance comparison service provider founded in 2013. Complainant has been using the INSURIFY mark since as early as January 28, 2016 and has a registration for the trademark (the “INSURIFY Mark”) as follows:

Mark	Jurisdiction	Class(es)	Registration No.	Registration Date
INSURIFY	United States	35, 36	5,894,009	October 29, 2019

The <insurify.com> domain name owned by Complainant has been in use by Complainant for its services since as early as 2013.

The disputed domain name was registered on January 2, 2020. Prior to the filing of the Complaint, the disputed domain name resolved to a website including pay per click (“PPC”) links related to financial services.

5. Parties’ Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, Complainant contends that the disputed domain name incorporates the INSURIFY Mark, with the misspelling of one letter, and is therefore confusing similar to the INSURIFY Mark. Complainant further contends that the INSURIFY Mark is recognizable in the disputed domain name.

Complainant contends Respondent has no rights or legitimate interests in the disputed domain name and only uses it for malicious purposes and to confuse the public into believing Respondent is connected to or related to Complainant. Complainant contends Respondent is not related, affiliated, or connected with Complainant or licensed or authorized by Complainant to use the INSURIFY Mark. Complainant further contends there is no evidence that Respondent is known by the INSURIFY Mark or that Respondent is using or preparing to use the disputed domain name in connection with a bona fide offering of goods or services or to make any legitimate noncommercial or fair use of the disputed domain name. Complainant further contends Complainant offered to purchase the disputed domain name via a broker but received no reply.

Complainant contends that Respondent registered and has used the disputed domain name in bad faith. This is evidenced by Respondent’s lack of rights in the INSURIFY Mark and the fact that Respondent had constructive notice of the INSURIFY Mark prior to registration of the disputed domain name.

B. Respondent

Respondent did not reply to 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 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.

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 disputed domain name incorporates the Complainant's INSURIFY trademark in its entirety, with only one substitution of the letter "u" for the second "i", which is an intentional misspelling of the Complainant's INSURIFY Mark. The Panel finds the disputed domain name is confusingly similar to the Complainant's INSURIFY Mark for purposes of the first element. [WIPO Overview 3.0](#), 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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted 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.

Panels have held that the use of a domain name to host a parked page comprising PPC links does not represent a bona fide offering where such links capitalize on the reputation and goodwill of Complainant's mark or otherwise mislead Internet users. [WIPO Overview 3.0](#), section 2.9.

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 Respondent must have known of the INSURIFY Mark prior to registration of the disputed domain name given the one letter misspelling and the use of the disputed domain name in association with a website/parking page including PPC links to financial services. The Panel notes that insurance services are a type of financial service.

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.

The disputed domain name has resolved to a website/parking page with PPC links related to financial services prior to the filing of the Complaint. The Panel notes the composition of the disputed domain name incorporating the misspelling version of the Complainant's distinctive INSURIFY Mark, the failure of the Respondent to submit a response, the use of the disputed domain name in association with PPC links for competing financial services, and the implausibility of any good faith use to which the disputed domain name may be put, and finds that the disputed domain name was registered and used in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

The Panel finds that 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 <insurufy.com> be transferred to Complainant.

/Timothy D. Casey/

Timothy D. Casey

Sole Panelist

Date: December 22, 2025