

ADMINISTRATIVE PANEL DECISION

Insurify, Inc. v. Ravi ranjan Kumar
Case No. D2025-4010

1. The Parties

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

The Respondent is Ravi ranjan Kumar, India.

2. The Domain Name and Registrar

The disputed domain name <theinsurify.com> is registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 1, 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, Domain Contact”) 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 Respondent’s default on October 27, 2025.

The Center appointed Mladen Vukmir as the sole panelist in this matter on November 12, 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 19, 2025, the Panel issued Procedural Order No. 1 instructing the Complainant to modify section IX (Mutual Jurisdiction) in its Complaint in order to adhere to paragraph 3(b)(xii) of the Rules. The Complainant filed an amendment to the Complaint concerning the Mutual Jurisdiction on November 20, 2025. The Respondent did not reply to the Complainant's amendment to the Complaint of November 20, 2025.

4. Factual Background

The Complainant is a USA company founded in 2013 under the laws of Delaware, having its principal place of business in Cambridge, Massachusetts. The Complainant operates the insurance comparison website that allows Internet users to compare prices and obtain quotes among multiple insurers for various lines of insurance (car, home, renters, etc.).

The Complainant is the owner of the INSURIFY trademark registered in USA on October 29, 2019, under the registration number 5894009 for services in International Classes 35 and 36 ("INSURIFY trademark"). INSURIFY trademark application was filed with the United States Patent and Trademark Office ("USPTO") on December 2, 2016, claiming first use in commerce on January 28, 2016.

The Complainant owns and operates the domain name <insurify.com> registered on January 26, 2006. The Complainant's domain name resolves to a website where the Complainant provides its business activities.

The disputed domain name was registered on May 9, 2025. The website at the disputed domain name is inactive.

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:

i) the Complainant is the top insurance comparison engine online. It owns title and interest to the common-law and federal trademarks associated with the widely used Insurify software and website. Over the years, the Complainant has invested heavily in protecting its value and distinctiveness of Insurify intellectual property, expending significant sums and efforts advertising and promoting its name. As a result of more than 10 years of dedication, the Complainant has cultivated substantial goodwill with the public regarding Insurify intellectual property.

ii) the disputed domain name incorporates famous INSURIFY trademark, specifically the Insurify name with a prefix "the" and is confusingly similar to the INSURIFY trademark. The disputed domain name is also confusingly similar with the Complainant's domain name <insurify.com>.

iii) the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent is not related to, affiliated with or connected with the Complainant in any way. The Complainant has never licensed or authorized the Respondent to use INSURIFY trademark, or to register any domain name incorporating its name or marks, no actual or contemplated bona fide or legitimate use of the disputed

domain name could reasonably be claimed. There is no evidence or reasonable inference that the Respondent is currently known or has ever been known as Insurify. The Complainant is not aware of the Respondent's use of word Insurify prior to the Complainant's adoption and use of INSURIFY trademark. The Complainant has used its INSURIFY trademark well before the Respondent has registered the disputed domain name. There is no evidence that the Respondent is using or preparing to use the disputed domain name in connection with bona fide offering of goods and services or making a legitimate non-commercial or fair use of the disputed domain name. Instead, the Respondent has used the disputed domain name to impersonate the Complainant.

iv) the disputed domain name was registered and is being used in bad faith. The disputed domain name is being used for illegal or malicious purposes by exploiting the Complainant's intellectual property to lure unsuspecting customers to the disputed domain name. The Respondent has deliberately sought to appropriate the Complainant's customers, and afford the Respondent with an opportunity to use the Complainant's trademark in multiple ventures, which might include selling the disputed domain name to others, providing a service related to the Complainant's business, or otherwise engaging in some other unlawful design.

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 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 INSURIFY trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the Complainant's INSURIFY trademark is reproduced within the disputed domain name. The addition of the word "the" (which is the definite article in the English language) in the disputed domain name does not prevent a finding of confusing similarity between the disputed domain name and INSURIFY trademark. Accordingly, the disputed domain name is confusingly similar to the trademark for the purposes of the Policy. [WIPO Overview 3.0](#), sections 1.7 and 1.8.

The gTLD ".com" is a standard registration requirement and as such may be disregarded under the first element confusing similarity test. [WIPO Overview 3.0](#), section 1.11.1.

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 not authorized the Respondent to use the Complainant's INSURIFY trademark. There is no evidence that the Respondent has been using the disputed domain name in connection with a bona fide offering of goods or services or making a legitimate non-commercial or fair use of the disputed domain name, nor is there any indication that the Respondent is commonly known under the disputed domain name.

The nature of the disputed domain name, containing the Complainant's INSURIFY trademark, indicates the Respondent's awareness of the Complainant and its trademark, and creates a risk of implied affiliation or association with the Complainant. [WIPO Overview 3.0](#), section 2.5.1.

The Respondent has failed to provide a response to the Complainant and to come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name. Accordingly, the Respondent failed to rebut the Complainant's prima facie case showing that the Respondent has no rights or legitimate interests in the disputed domain name.

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 has registered the disputed domain name which include the Complainant's INSURIFY trademark. The available evidence shows that registration and use of the Complainant's INSURIFY trademark predate the registration of the disputed domain name. In this Panel's view, the Complainant has acquired substantial goodwill related to its business activities (providing services of insurance comparison engine online). This Panel accepts that the Complainant's INSURIFY trademark is well-known within the insurance industry.

The Panel further notes that the website at the disputed domain name presently deliver the error message: "Safari Can't Find the Server." In other words, the disputed domain name is currently inactive. Panels have found that the non-use of a domain name would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3.

It is necessary to consider whether the currently inactive status of the disputed domain name prevents the finding of bad faith under the doctrine of passive holding. Although UDRP panels will look at the totality of the circumstances in each case, factors that have been considered relevant in applying the passive holding doctrine include: (i) the degree of distinctiveness or reputation of the complainant's mark, (ii) the failure of the respondent to submit a response or to provide any evidence of actual or contemplated good-faith use, (iii) the respondent's concealing its identity or use of false contact details, and (iv) the implausibility of any good faith use to which the domain name may be put. [WIPO Overview 3.0](#), section 3.3.

Having reviewed the available record, the Panel 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. The Respondent decided to register the disputed domain name that incorporates the entirety of the Complainant's well-known INSURIFY trademark without any authorization from the Complainant. Such Respondent's action indicates an intent to exploit the Complainant's established reputation and goodwill. The Respondent is concealing its identity. The Respondent is passively holding the disputed domain name and there is no evidence of any good-faith use, which reinforces the conclusion of bad faith. These factors collectively support the finding that the disputed domain name was registered and used in bad faith, in line with the criteria outlined in paragraphs 4(a)(iii) and 4(b) of the Policy.

Finally, the Panel draws adverse inferences from the Respondent's failure to take part in the present proceeding where an explanation is certainly called for. [WIPO Overview 3.0](#), section 4.3.

The Panel therefore finds the Respondent has registered and used the disputed domain name in 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 <theinsurify.com> be transferred to the Complainant.

/Mladen Vukmir/

Mladen Vukmir

Sole Panelist

Date: November 28, 2025