

ADMINISTRATIVE PANEL DECISION

Manulife (The Manufacturer's Life Insurance Company) v. Domain Privacy,
Domain Name Privacy Inc.

Case No. D2025-5105

1. The Parties

The Complainant is Manulife (The Manufacturer's Life Insurance Company), Canada, represented by ZeroFox, United States of America.

The Respondent is Domain Privacy, Domain Name Privacy Inc., Cyprus.

2. The Domain Name and Registrar

The disputed domain name <johnhancockcoiclassaction.com> is registered with DropCatch.com LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 8, 2025. On December 9, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 11, 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 (NameBrightPrivacy.com) and contact information in the Complaint. The Center sent an email communication to the Complainant on December 15, 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 December 23, 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 December 29, 2025. In accordance with the Rules, paragraph 5, the due date for Response was January 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 29, 2026.

The Center appointed Andrea Mondini as the sole panelist in this matter on February 2, 2026. 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 Canadian multinational insurance company and financial services provider headquartered in Toronto, Ontario. The Complainant states it is the largest insurance company in Canada, with approximately 38,000 employees and CAD 1.4 trillion in assets under management. It operates worldwide, serving over 26 million customers.

The Complainant's wholly owned subsidiary John Hancock Mutual Life Insurance Company ("John Hancock") is an insurance company based in Boston, United States of America ("United States"). John Hancock was founded in 1862 and was acquired by the Complainant in 2004.

John Hancock owns multiple trademark registrations, including the United States trademark registration no. 1494582 for the word mark JOHN HANCOCK which was registered on June 28, 1988, in International Class 41.

The Complainant holds the domain name <johnhancock.com> which was registered in 1996.

Because the Respondent did not file a Response, not much is known about the Respondent.

The disputed domain name was registered on September 17, 2025.

The Panel notes that both written and email notice of the proceedings appear to have been delivered to the registrant contact details provided by the Registrar.

According to the evidence submitted with the Complaint, the disputed domain name redirected to a website featuring pornographic content.

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 as follows:

The trademark JOHN HANCOCK has been extensively used over decades to identify John Hancock and its services. The disputed domain name is confusingly similar to the JOHN HANCOCK trademark in which the Complainant's subsidiary has rights, because it incorporates this trademark in its entirety, and the addition of the descriptive term "coiclassaction" is not sufficient to prevent a finding of confusing similarity.

The Respondent has no rights or legitimate interests in respect of the disputed domain name. The Respondent has not been authorized by the Complainant to use this trademark, is not commonly known by the disputed domain name, and there is no evidence of the Respondent's use, or demonstrable preparation to use, the disputed domain name in connection with a bona fide offering of goods and services. While the Respondent has the right to register a domain name for a fair use or noncommercial purpose such as a legitimate class action lawsuit, there is no presence of content that would qualify as fair use. Redirecting the disputed domain name to an adult website is not only an expressly commercial purpose but also indicates that the Respondent has no legitimate interest in the disputed domain name other than to leverage a

completely unrelated brand to redirect to a pornography service with no warning to Internet users what they are about to see. There is currently an active mail exchange (“MX”) record associated with the disputed domain name, which suggests preparations for or the intent to engage in email communication, potentially impersonating the Complainant.

The disputed domain name was registered in bad faith because it is obvious that the Respondent had knowledge of both the Complainant’s subsidiary and its well-known trademark JOHN HANCOCK at the time it registered the disputed domain name.

The Respondent is using the disputed domain name in bad faith because Internet users attempting to access or search for information on ongoing litigation regarding John Hancock would be met with completely unsolicited adult content. The active MX record indicates that the Respondent intends to send and receive emails from the disputed domain name, an address which would have a high likelihood of being attributed to official correspondence regarding a potential lawsuit.

B. Respondent

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

6. Discussion and Findings

According to paragraph 4(a) of the Policy, in order to succeed, a complainant must establish each of the following elements:

- (i) the disputed domain name is identical or confusingly similar to the 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 disputed domain name has been registered and is 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 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 that its subsidiary John Hancock has 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 entirety of the mark is reproduced within the disputed domain name.

Although the addition of other terms such as here “coiclassaction” may bear on assessment of the second and third elements, the Panel finds that in the present case 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 addition of the generic Top-Level Domain (“gTLD”) “.com” in the disputed domain name is a standard registration requirement and as such may be disregarded under the confusing similarity test under the Policy, paragraph 4(a)(i). [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 for a complainant to prove 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 (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. While the Respondent has the right to register a domain name for a fair use or noncommercial purpose such as a legitimate class action lawsuit, the Respondent has not posted any content under the disputed domain name that would qualify as fair use. On the contrary, the Complainant has submitted evidence indicating that at the time the Complaint was filed the disputed domain name redirected to a pornography site. Redirecting the disputed domain name which comprises the trademark JOHN HANCOCK to an adult website does not constitute a fair or noncommercial use of 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.

Based on the available record, 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. [WIPO Overview 3.0](#), section 3.2.1.

In the view of the Panel, noting that the JOHN HANCOCK trademark predates the registration of the disputed domain name and considering that this trademark is well known, it is highly unlikely that the Respondent could have registered the disputed domain name without knowledge of this trademark. In the circumstances of this case, this is evidence of registration in bad faith.

The Respondent is using the disputed domain name in bad faith because Internet users attempting to access or search for information on ongoing litigation regarding John Hancock would have been met with completely unsolicited adult content. In the absence of any explanation from the Respondent for its use of the disputed domain name in such a manner, the Panel holds that by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its web site, by creating a likelihood of confusion with the JOHN HANCOCK trademark as to the source, sponsorship, affiliation, or endorsement of its web site in the sense of Policy, paragraph 4(b)(iv).

Based on the available record, the Panel finds that the Complainant has established the third element of the Policy with regard to the disputed domain name.

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 <johnhancockcoiclassaction.com> be transferred to the Complainant.

/Andrea Mondini/

Andrea Mondini

Sole Panelist

Date: February 11, 2026