

ADMINISTRATIVE PANEL DECISION

AXA SA v. Savas Celik (CELIKSAV85971)

Case No. D2026-0016

1. The Parties

The Complainant is AXA SA, France, represented by Plasseraud IP Avocats, France.

The Respondent is Savas Celik (CELIKSAV85971), Germany.

2. The Domain Name and Registrar

The disputed domain name <axa.istanbul> is registered with Ascio Technologies, Inc. Danmark - Filial af Ascio technologies, Inc. USA (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on January 5, 2026. On January 5, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 5, 2026, 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 ("No information") and contact information in the Complaint. The Center sent an email communication to the Complainant on January 6, 2026, 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 January 6, 2026.

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 January 7, 2026. In accordance with the Rules, paragraph 5, the due date for Response was January 27, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on January 28, 2026.

The Center appointed Assen Alexiev as the sole panelist in this matter on January 30, 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 the holding company of the AXA Group, which is a world leader in insurance, savings and asset management. The Group is present in 50 countries in Europe, Africa, the Middle East, North and South America and the Asia-Pacific region. The Complainant operates its official website at the domain names <axa.com>, registered on October 24, 1995 and <axa.fr>, registered on May 19, 1996.

The Complainant is the owner of a number of trademark registrations for AXA (the “AXA trademark”), including the following representative registrations:

- the French trademark AXA with registration No. 1270658, registered on January 10, 1984 for services in International Classes 35, 36 and 42;
- the International trademark AXA with registration No. 490030, registered on December 5, 1984 for services in International Classes 35, 36 and 39; and
- the European Union trademark  with registration No. 000373894, registered on July 29, 1998 for services in International Classes 35 and 36.

The disputed domain name was registered on September 14, 2024. It currently redirects to the website at “www.axa-betreuer.de/savas-celik”. This German language website has the title “AXA Generalvertretung in Köln Savas Celik e.K.” (in English, “AXA general agency in Cologne Savas Celik e.K.”), prominently displays the Complainant’s AXA trademark, offers various insurance services, and includes the copyright notice “© AXA Konzern AG, Köln. Alle Rechte vorbehalten” (in English, “© AXA Group AG, Cologne. All rights reserved.”). The website also includes a link to the official AXA Customer Portal of the Complainant.

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.

The Complainant states that the disputed domain name is confusingly similar to its AXA trademark, because it identically reproduces the trademark which has no particular meaning and is highly distinctive. The Complainant adds that Internet users may believe that the disputed domain name is an official website of the Complainant for its agency in Istanbul.

According to the Complainant, the Respondent has no rights or legitimate interests in respect of the disputed domain name, because it has not been licensed by the Complainant to register any domain name including the AXA trademarks, and there is no relationship between the Parties. The Complainant points out that the AXA agents are well aware that they are not authorised to register domain names incorporating the AXA trademark and that such domain names must be managed directly by the Complainant.

The Complainant submits that the Respondent is not making a legitimate noncommercial or fair use of the disputed domain name or making a bona fide offering of goods or services. The Complainant notes that on December 15, 2025, the disputed domain name redirected to what appeared to be the website of an agency belonging to the Complainant’s network. The Complainant submits that by registering the disputed domain

name, the Respondent has effectively deprived the Complainant of the ability to control a domain name that incorporates the AXA trademark and is important for the Complainant's online presence. The Complainant concludes that this creates an obvious risk for the Complainant, as the disputed domain name remains under the Respondent's control and could at any time be redirected to an unauthorised website, which creates an implicit ongoing threat to the Complainant. The Complainant adds that, since December 29, 2025, the disputed domain name is passively held and is not accessible.

The Complainant contends that the disputed domain name was registered and is being used in bad faith. According to it, the Respondent was aware of the Complainant's AXA trademark when registering the disputed domain name due to the reputation of this trademark, and registered the disputed domain name targeting the trademark. The Complainant adds that the Respondent's bad faith is also evident from the fact that it has been used to redirect to the website of what appears to be an agency belonging to the Complainant's network. According to the Complainant, this demonstrates that the Respondent has registered and is using it in bad faith to take predatory advantage of the Complainant's reputation.

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

The entirety of the AXA trademark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the AXA trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel therefore finds that 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 disputed domain name is identical to the Complainant's AXA trademark and carries a high risk of implied affiliation to the Complainant. [WIPO Overview 3.0](#), section 2.5.1. It is being used for a German language website that prominently displays the AXA trademark, offers insurance services under this trademark, identifies its provider by a name that includes "AXA General Agency" and displays a copyright notice that refers to "AXA Group", thus creating an appearance that the provider of the website is a member of the Complainant's corporate group. This is not in compliance with the requirements of the Oki Data test (section 2.8.2 of the [WIPO Overview 3.0](#)). There is also no explanation why the website of an insurance agency in Germany would register a domain name with the ".istanbul" generic Top-Level Domain.

Considering the above and the absence of any denial or evidence pointing to a different conclusion, the Panel finds that the Respondent is targeting the Complainant's AXA trademark and goodwill in an attempt to exploit them for commercial gain by misleading Internet users about the identity and affiliation of the provider of the insurance services offered on its website. Such conduct cannot give rise to rights or legitimate interests in the disputed domain name.

The Panel therefore finds that 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.

As discussed above, the disputed domain name is identical to the well-established and widely used AXA trademark of the Complainant and has been used for a website that offers insurance services under the same trademark. The overall design and content of this website may mislead Internet users that its provider is a member of the Complainant's corporate group.

Given that the Respondent has not provided any plausible explanation for the registration and use of the disputed domain name, the above supports a conclusion that by registering and using the disputed domain name, the Respondent has attempted to attract, of commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant's AXA trademark as to the source or endorsement by the Complainant of the insurance services offered there. This supports a finding of registration and use of the disputed domain name in bad faith under paragraph 4(b)(iv) of the Policy.

The Panel therefore 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 <axa.istanbul> be transferred to the Complainant.

/Assen Alexiev/

Assen Alexiev

Sole Panelist

Date: February 9, 2026