

## ADMINISTRATIVE PANEL DECISION

AXA SA v. Savas Celik

Case No. D2026-0019

### 1. The Parties

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

The Respondent is Savas Celik, Germany.

### 2. The Domain Name and Registrar

The disputed domain name <axa.cologne> 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 6, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 6, 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 (REDACTED) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 7, 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 7, 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 13, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 2, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 4, 2026.

The Center appointed Beatrice Onica Jarka as the sole panelist in this matter on February 9, 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 belongs to AXA Group, which has a strong, long-standing history and its roots go back to the 18th century.

After a succession of mergers, acquisitions and name changes involving some of the biggest insurance companies around the world, the trade name AXA was introduced in 1985. Since 1988, AXA has been trading on the Paris Stock Exchange and in 1996 it becomes listed on New York Stock Exchange.

Employing 154,000 people worldwide, AXA is one of the world leaders in insurance, saving and asset management, serving 94 million customers and present in 50 countries from diversified geographic regions and markets across notably Europe, Africa and Middle-East, North and South America and Asia Pacific region.

The Complainant is the holder of the following trademarks:

- International trademark AXA, Registration N° 490030, filed and registered in December 5, 1984 in International classes 35, 36 and 39, designating several jurisdictions;
- International trademark AXA (figurative)", Registration N° 1519781 filed and registered on May 29, 2019 in International classes 35, 36, 37, 39, 44 and 45;
- European Union ("EU") trademark AXA (figurative), Registration N° 373894 filed on August 28, 1996 and registered on July 29, 1998, in International classes 35 and 36;
- EU trademark AXA Registration N° 008772766 filed on December 21, 2009 and registered on September 7, 2012, in International classes 35 and 36 and duly renewed; and
- French trademark AXA Registration N° 1270658 filed on January 10, 1984 and registered on October 12, 1984 in International classes 35, 36 and 42, and duly renewed.

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 disputed domain name was registered on September 14, 2024.

At the time of filing the Complaint, the disputed domain name redirected to what appears to be the website of an agency belonging to the AXA network, "www.axa-betreuer.de". 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."), which 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.

The Respondent is an individual Savas Celik from Germany, who presents himself on the website to which the disputed domain name resolved, as the main contact of the alleged AXA agency in Cologne.

At the time of this Decision, the disputed domain name resolves to an inactive webpage indicating that it "is currently under construction".

## 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:

- The disputed domain name reproduces identically the trademark AXA which as itself has no particular meaning and is therefore highly distinctive and famous;
- Although, the generic Top-Level-Domain ("gTLD") ".cologne" is not to be taken into consideration when examining the identity or similarity between a trademark and a domain name since it is viewed by the public as a technical requirement, there are still strong chances that Internet users may believe that the disputed domain name is another official website of the Complainant and more specifically to the AXA agency in Cologne, Germany;
- The Complainant has never licensed or otherwise permitted the Respondent to use its trademarks or to register any domain name including the above-mentioned trademarks and then to register the disputed domain name;
- Moreover, the AXA agents are not authorized to register AXA domain names, which must be managed directly by AXA;
- The Respondent has clearly adopted the Complainant's trademark, which has acquired a substantial reputation around the world, for its own use and incorporated it into the disputed domain name without the Complainant's authorization;
- In his capacity as an AXA agent, the Respondent was aware of the Complainant's AXA trademarks at the time that he acquired the disputed domain name due to the undeniable reputation of AXA and its trademarks;
- Although, the disputed domain name redirects to what appears to be the website of an agency belonging to the AXA network, such redirection cannot establish any rights or legitimate interests, as the Respondent has never been authorized to register the disputed domain name and furthermore retains control over this redirection, which creates an ongoing and implicit threat to the Complainant;
- By registering the disputed domain name, the Respondent has effectively deprived the Complainant of the ability to control a domain name that incorporates the Complainant's AXA trademark and is important for its online presence;
- 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 unauthorized website. Under these circumstances, the Respondent has no rights or legitimate interest in respect of the disputed domain name; and
- The Respondent purposely chose and registered the disputed domain name using the Complainant's AXA trademark in its entirety.

### B. Respondent

Although procedurally summoned, 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 Select UDRP Questions (["WIPO Overview 3.1"](#)), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

Additionally, the entirety of the AXA mark is reproduced within the disputed domain name, with the addition of the gTLD “cologne”.

Accordingly, the disputed domain name is identical to the Complainant’s trademark AXA for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

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 3.1](#), 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 Complainant asserts that it has never licensed or otherwise permitted the Respondent to use its trademarks or to register any domain name including the above-mentioned trademarks and then to register the disputed domain name.

The Panel notes that based on the evidence provided, the disputed domain name redirected to what appears to be the website of an agency belonging to the AXA network. The website to which the disputed domain name redirected displays the AXA trademark, offers insurance services under this trademark, identifies its provider by a name that includes “AXA General Agency”, thus creating an appearance that the provider of the website is a member of the Complainant’s corporate group.

It is the understanding of the Panel that the Complainant does not contend that the website to which the disputed domain name redirected is an official AXA website, but asserts that AXA agents are not authorized to register AXA domain names, which must be managed directly by AXA.

The disputed domain name is identical to the Complainant’s AXA trademark and carries a high risk of implied affiliation to the Complainant, which at the time of these proceedings is further enhanced by the redirection to the website which appears to be the website of an agency belonging to the AXA network. The Panel notes that there are strong chances that Internet users may believe that the disputed domain name is another official website of the Complainant and more specifically related to the AXA agency in Cologne, Germany.

In the absence of a specific authorization from the Complainant to register and redirect the disputed domain name to what appears to be the website of an agency belonging to the AXA network, such practice cannot establish any rights or legitimate interests in the disputed domain name.

Nevertheless, the analysis under the second element of the Policy should include also the analysis of the control held by the Respondent over the disputed domain name. As pointed out by the Complainant, by holding control over the disputed domain name the Respondent could at any time redirect the disputed

domain name to an unauthorized website. In practice, the risk of impersonation and misrepresentation has led panels to find that a respondent lacks rights or legitimate interests in cases involving a domain name identical to the complainant's trademark. [WIPO Overview 3.1](#), section 2.5.1.

Consequently, considering the above and the absence of any denial or evidence from the Respondent pointing to a different conclusion, the Panel considers that the Respondent has been targeting the Complainant's AXA trademark and goodwill in an attempt to exploit them for commercial gain.

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.

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 3.1](#), section 3.2.1.

In the present case, the Panel notes that the Respondent:

- registered the disputed domain name which is identical to the notorious and widely used AXA trademark of the Complainant;
- registered the disputed domain name without authorization from the Complainant;
- used the disputed domain name for redirection to a website that offers insurance services under the same trademark; and
- used the disputed domain name in a manner to create a high risk of implied affiliation with the Complainant and its services.

By failing to submit a Response, the Respondent has not provided any plausible explanation for the registration and use of the disputed domain name.

Accordingly, the Panel reached the conclusion that by registering and using the disputed domain name, the Respondent targeted the Complainant's trademark in an attempt 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, which represents bad faith registration and use, under paragraph 4(b)(iv) of the Policy.

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 <axa.cologne> be transferred to the Complainant.

*/Dr. Beatrice Onica Jarka/*

**Dr. Beatrice Onica Jarka**

Sole Panelist

Date: February 24, 2026