

ADMINISTRATIVE PANEL DECISION

Allstate Insurance Company v. Raju Sharma
Case No. D2026-0039

1. The Parties

The Complainant is Allstate Insurance Company, United States of America (“United States”), represented by SILKA AB, Sweden.

The Respondent is Raju Sharma, India.

2. The Domain Names and Registrar

The disputed domain names <en-allstate.com>, <en-us-allstate.com>, and <us-allstate.com> are registered with Unstoppable Domains Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 7, 2026. On January 7, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On the same day, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain names which differed from the named Respondent (Intershore Consult (BVI) LTD) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 12, 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 13, 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 16, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 5, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 6, 2026.

The Center appointed Philippe Gilliéron as the sole panelist in this matter on February 11, 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 was founded in 1931 and provides insurance and financial services across North America. Headquartered in Northbrook, Illinois, the Complainant operates throughout the United States and Canada. As of 2024, the Complainant employed over 55,000 people and had more than 27,700 exclusive agents and licensed professionals.

The Complainant owns numerous trademarks incorporating the term ALLSTATE across multiple jurisdictions, including the following word trademarks:

- United States Reg. No. 717683 that was registered in class 36 on June 27, 1961;
- Canada Reg. No. TMA283788 that was registered in classes 35, 36, 41, and 42 on September 30, 1983; and
- European Union Trade Mark No. 000040527 that was registered in class 36 on February 12, 1998.

The Complainant's ALLSTATE trademark ranks 66th in the Fortune 500 and 187th on Forbes' Global 2000 list of the world's largest public companies.

The Complainant further maintains a strong online presence under the domain name <allstate.com>, which it has owned since May 10, 1995. It further actively promotes its services via social media channels, including Facebook (with around 850,000 followers), LinkedIn (with around 430,000 followers), YouTube (with around 90,000 followers), and Instagram (with around 65,000 followers).

The Complainant's mobile application available on both the Apple App Store and Google Play has received over 1.2 million ratings on the App Store and has been downloaded more than 10 million times from Google Play.

On October 10, 2025, the Respondent registered the three disputed domain names. The disputed domain names relate to a website that reproduces the Complainant's trademark on numerous accounts and displays a layout resembling the Complainant's official website in its colors, its textual content, further featuring information about the Complainant's insurance offerings.

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 names.

Notably, the Complainant contends that the three disputed domain names are confusingly similar to its ALLSTAR trademark as they entirely incorporate such trademark and that the additional elements do not prevent such a finding.

The Complainant further considers that the Respondent has no right or legitimate interests in the disputed domain names, as the Respondent is not connected or affiliated with the Complainant. He has not received license or consent to use the ALLSTATE trademark. Furthermore, the Respondent does not use the disputed domain names in relation to a bona fide offering of goods or services as the three disputed domain names resolve to a website that deliberately adopts stylistic elements closely resembling the Complainant's official website, thereby creating the false impression that the websites are official or authorised online presences of the Complainant.

The Complainant finally is of the view that the disputed domain names were registered and are being used in bad faith. In light of the reputation enjoyed by the Complainant's trademark and the use made by the Respondent of the websites related to the disputed domain names, there is no doubt that the Respondent was well aware of the Complainant's trademark when he registered the disputed domain names. Such use amounts to a usage in bad faith.

B. Respondent

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

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to "[...] decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable."

Pursuant to paragraph 4(a) of the Policy, the Complainant must prove each of the following three elements to obtain an order that the disputed domain names should be transferred:

- (i) the disputed domain names registered by the Respondent are identical or confusingly similar to a trademark or a service mark in which the Complainant has rights;
- (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain names; and
- (iii) the disputed domain names have been registered and are 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 ("[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.

The Panel finds the mark is recognizable within the disputed domain names. Accordingly, the disputed domain names are confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Although the addition of other terms (here "en", "us") or the hyphen may bear on assessment of the second and third elements, the Panel finds the addition of such terms do not prevent a finding of confusing similarity between the disputed domain names and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8.

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 names. 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 names such as those enumerated in the Policy or otherwise.

Panels have held that the use of a domain name for illegal activity, here the claimed impersonation of the Complainant, can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

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 was obviously aware of the Complainant's trademark when he registered the disputed domain names, as the website associated with the disputed domain names reproduces the Complainant's trademark on numerous instances in an obviously deliberate way. This awareness is further reflected by a display and layout of the website that stylistically mimics the Complainant's website on numerous accounts.

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.

Panels have held that the use of a domain name for illegal activity, here the claimed impersonation of the Complainant, constitutes bad faith. [WIPO Overview 3.1](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain names constitutes bad faith under 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 names <en-allstate.com>, <en-us-allstate.com>, and <us-allstate.com> be transferred to the Complainant.

/Philippe Gilliéron/

Philippe Gilliéron

Sole Panelist

Date: February 18, 2026