

ADMINISTRATIVE PANEL DECISION

Allstate Insurance Company v. Mishel R Katsz
Case No. D2026-1347

1. The Parties

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

The Respondent is Mishel R Katsz, Ukraine.

2. The Domain Name and Registrar

The disputed domain name <allstate-carinsurance.com> is registered with Global Domain Group LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on March 30, 2026. On March 30, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 2, 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 (not disclosed) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 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 April 8, 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 April 9, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 29, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on May 1, 2026.

The Center appointed Iris Quadrio as the sole panelist in this matter on May 13, 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 Allstate Insurance Company, a corporation incorporated in the United States and headquartered in Northbrook, Illinois, the United States. Founded in 1931, the Complainant is one of the foremost insurance providers in the United States, offering an extensive range of insurance products covering automobiles, homes, life, and businesses. It operates across all 50 states as well as in Canada, maintains over 208 million active policies, employs more than 55,000 individuals, and works with over 27,700 direct agents. The Complainant appears on Forbes' Global 2000 list of the world's largest public companies and operates its principal website at <allstate.com>, registered in 1995 and used continuously since then in connection with its corporate activities and service offerings, including automobile insurance.

The Complainant is the owner of trademark registrations incorporating the ALLSTATE mark in multiple jurisdictions worldwide. For the purposes of this proceeding, the Panel notes in particular the following registrations: (i) International (WIPO): Reg. No. 1586455, registered on February 12, 2021, for classes 35 and 36; (ii) European Union (EUIPO): Reg. No. 000040527, registered on February 12, 1998, for class 36; (iii) Canada: Reg. No. TMA283788, registered on September 30, 1983, for classes 35, 36, 41 and 42; and (iv) United States: Reg. No. 0761091, registered on December 3, 1963, for class 36; and Reg. No. 0717683, registered on June 27, 1961, for class 36. All registrations substantially predate the registration of the disputed domain name.

The disputed domain name <allstate-carinsurance.com> was registered on November 11, 2025, with the registrar Global Domain Group LLC, based in the United States.

According to the evidence on record, at the time the Complaint was filed, the disputed domain name resolved to an active website displaying the heading "Allstate Car Insurance" and presenting content that purports to describe automobile insurance services associated with the Complainant, including references to "Allstate Quotes for Car Insurance" and invitations to "Run allstate quotes for car insurance in multiple scenarios". The website included a logo incorporating the words "ALLSTATE CAR INSURANCE". Action buttons labeled "Make Insurance" redirected users to the domain name <carpolicyshield.com>, which in turn redirected to Google. The record further shows that an MX record has been activated for the disputed domain name, enabling the use of email addresses associated with the disputed domain name. The Panel notes that at the time of this Decision, the disputed domain name does not resolve to an active website, returning instead a browser error indicating that the connection timed out.

The Respondent is identified as Mishel R Katsz, located in Ukraine. The record does not indicate any relationship between the Complainant and the Respondent, nor does it indicate that the Complainant has authorized the Respondent to register or use any domain name incorporating the ALLSTATE mark.

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 it is the owner of the trademark ALLSTATE, registered in multiple jurisdictions since 1961, which is confusingly similar to the disputed domain name. The Complainant asserts that the disputed domain name reproduces the ALLSTATE mark in its entirety, and that the addition of a hyphen and the descriptive terms "car" and "insurance" does not prevent a finding of confusing similarity.

The Complainant further indicates that these additions reinforce rather than dispel the association with the Complainant, as they directly correspond to its core service offerings, and also considers that the generic Top-Level Domain (“gTLD”), (in this case “.com”), should be disregarded for the purposes of the comparison.

The Complainant further contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name. The Complainant states that it has not authorized, licensed, or otherwise permitted the Respondent to use the ALLSTATE mark or to register any domain name incorporating it, and that the Respondent is not affiliated with the Complainant in any way. The Complainant submits that the Respondent holds no trademark rights in the disputed domain name, is not commonly known by it, and that the use of the disputed domain name to present content purporting to relate to the Complainant’s car insurance services does not constitute a bona fide offering of goods or services nor a legitimate noncommercial or fair use.

Moreover, the Complainant contends that the disputed domain name was registered and is being used in bad faith. The Complainant argues that the disputed domain name was registered long after the Complainant’s trademark rights accrued, that any basic due-diligence search would have revealed the Complainant’s well-known ALLSTATE mark, and that the combination of the mark with terms directly corresponding to the Complainant’s business demonstrates deliberate targeting. The Complainant further submits that the website associated with the disputed domain name creates a false impression of affiliation with the Complainant, that the redirection of users to unrelated third-party locations through action buttons indicates commercial intent, and that the activation of an MX record heightens the risk of phishing and other deceptive conduct.

Finally, the Complainant requests that the Administrative Panel order the transfer of the disputed domain name to the Complainant.

B. Respondent

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

6. Discussion and Findings

6.1. Preliminary Procedural Considerations

Under paragraph 10 of the Rules, the Panel is required to ensure that the Parties are treated with equality and that each Party is given a fair opportunity to present its case, and also that the administrative proceeding takes place with due expedition. Since the Respondent’s location is stated to be in Ukraine, which is subject to an international conflict at the date of this Decision that may affect case notification, it is appropriate for the Panel to consider, in accordance with its discretion under paragraph 10 of the Rules, whether the proceedings should continue.

While it is unclear if the Written Notice was delivered by post to the Respondent, it appears that the Notification of Complaint emails were delivered at the Respondent’s email address, as provided by the Registrar. Therefore, there is no evidence that the case notification was not successfully delivered to the disclosed Respondent’s email address. Therefore, the Panel concludes that the Parties have been given a fair opportunity to present their case, and decides that the administrative proceedings should continue (see *Netbet Enterprises Ltd v. Privacy Service provided by Withheld for Privacy ehf / Vladimir Vladimir, Crowd inc*, WIPO Case No. [D2022-1420](#)).

6.2. Substantive Matters

According to paragraph 4(a) of the Policy, for this Complaint to succeed in relation to the disputed domain name, the Complainant must prove each of the following, namely that:

- i. the disputed domain name is identical or confusingly similar with a trademark or service mark in which the Complainant has rights; and
- ii. the Respondent has no rights or legitimate interest in respect of the disputed domain name; and
- iii. the disputed domain name was 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 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.

The record shows that the Complainant is the owner of multiple trademark registrations for the ALLSTATE mark in several jurisdictions, including the United States, Canada, the European Union, and through an international registration, as set out in the Factual Background above.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

Disregarding the gTLD (".com"), the disputed domain name <allstate-carinsurance.com> reproduces the Complainant's ALLSTATE trademark in its entirety, followed by a hyphen and the terms "car" and "insurance". Although the addition of these terms may bear on assessment of the second and third elements, the Panel finds that their addition does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), 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 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 3.1](#), 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 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 asserts that it has not authorized, licensed, or otherwise permitted the Respondent to use the ALLSTATE mark or to register any domain name incorporating it, and that no relationship exists between the Parties. There is no evidence in the record suggesting that the Respondent has been commonly known by the disputed domain name or that the Respondent holds any trademark or other rights corresponding to it. The Registrar-disclosed information identifies the registrant as Mishel R Katsz, a name that bears no correspondence to the disputed domain name. [WIPO Overview 3.1](#), section 2.3.

Furthermore, although the disputed domain name does not currently resolve to an active website, the evidence on record establishes that it previously resolved to a website presenting itself under the words "Allstate Car Insurance", displaying content that purports to describe automobile insurance services associated with the Complainant, and incorporating a logo using the words "ALLSTATE CAR INSURANCE". The website was presented in a manner apt to create the false impression that it was operated by, affiliated with, or endorsed by the Complainant. Action buttons on the website redirected Internet users to unrelated third-party locations rather than to any genuine Allstate-branded service. Such conduct cannot constitute a bona fide offering of goods or services within the meaning of paragraph 4(c)(i) of the Policy. [WIPO Overview 3.1](#), section 2.2. The website is clearly commercial in nature and there is no evidence of any disclaimer, commentary, criticism, or other indication of legitimate noncommercial or fair use under paragraph 4(c)(iii) of the Policy.

The Panel further notes that the terms "car" and "insurance" directly correspond to the Complainant's core service offerings, and their combination with the ALLSTATE mark is apt to reinforce rather than dispel the association with the Complainant, suggesting to Internet users that the disputed domain name refers to an official platform affiliated with or endorsed by the Complainant. [WIPO Overview 3.1](#), section 2.5.1.

Panels have held that the use of a domain name for illegitimate activity here, claimed impersonation and passing off as 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.

The record shows that the Complainant's ALLSTATE trademark has been registered in the United States since 1961 and in multiple other jurisdictions for decades thereafter, all substantially predating the registration of the disputed domain name on November 11, 2025. Given the longstanding and well-documented reputation of the ALLSTATE mark in the insurance sector, the Panel considers it more likely than not that the Respondent was aware of the Complainant and its trademark at the time of registration of the disputed domain name. The composition of the disputed domain name, which combines the ALLSTATE mark in its entirety with the terms "car" and "insurance", both directly corresponding to the Complainant's core service offerings, confirms that the Respondent had the Complainant specifically in mind at the time of registration. It is, in the Panel's view, wholly implausible that the Respondent selected this precise combination by coincidence. This conclusion is further supported by the fact that, as submitted by the Complainant, search engine results for "allstate-carinsurance" prior to the registration of the disputed domain name were predominantly associated with the Complainant.

The manner in which the disputed domain name was used further reinforces this conclusion. The evidence on record establishes that the disputed domain name previously resolved to a website presenting itself under the words "Allstate Car Insurance" denomination, incorporating a logo using the words "ALLSTATE CAR

INSURANCE”, and displaying content purporting to describe automobile insurance services associated with the Complainant. The website was presented in a manner calculated to create the false impression that it was operated by, affiliated with, or endorsed by the Complainant, without any disclaimer or indication to the contrary. Action buttons on the website redirected Internet users to unrelated third-party locations for commercial purposes. Such conduct falls squarely within paragraph 4(b)(iv) of the Policy, in that the Respondent intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the Complainant’s mark as to the source, sponsorship, affiliation, or endorsement of the website and the services offered thereon.

The Panel further notes that the activation of an MX record for the disputed domain name enables the use of email addresses incorporating the ALLSTATE mark at the disputed domain name <allstate-carinsurance.com>. Given the well-known character of the ALLSTATE mark and the structural similarity between the disputed domain name and the Complainant’s official domain <allstate.com>, the Panel considers that the activation of such MX records represents a potential risk of phishing or other deceptive activities directed at consumers and constitutes an additional indicator of bad faith.

[WIPO Overview 3.1](#), section 3.4.

Panels have held that the use of a domain name for illegitimate activity here, claimed impersonation and passing off as 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 name constitutes bad faith under the Policy.

The Panel further notes that, at the time of this Decision, the disputed domain name does not resolve to an active website. Panels have found that the non-use of a domain name would not by itself prevent a finding of bad faith under the doctrine of passive holding. To the contrary, in looking at the totality of circumstances in each case, panels have found that the registration and non-use of a domain name can still constitute bad faith for purposes of the Policy. [WIPO Overview 3.1](#), section 3.3. Having reviewed the available record, the Panel notes the prior use of the disputed domain name to impersonate the Complainant, the well-known character of the ALLSTATE mark, the composition of the disputed domain name, the activation of an MX record, and the absence of any conceivable good faith use to which the disputed domain name could be put, and finds that in the circumstances of this case the current non-use of the disputed domain name does not prevent a finding of 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 name <allstate-carinsurance.com> be transferred to the Complainant.

/Iris Quadrio/

Iris Quadrio

Sole Panelist

Date: May 22, 2026