

ADMINISTRATIVE PANEL DECISION

Milliman, Inc. v. Muah Muahh
Case No. D2026-2090

1. The Parties

Complainant is Milliman, Inc., United States of America (“United States”), represented by Adams and Reese LLP, United States.

Respondent is Muah Muahh, United States.

2. The Domain Name and Registrar

The disputed domain name <millimanns.com> is registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 15, 2026. On May 15, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 15, 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 (LT) and contact information in the Complaint. The Center sent an email communication to Complainant on May 18, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on May 20, 2026.

The Center verified that the Complaint together with the amended 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 Respondent of the Complaint, and the proceedings commenced on May 21, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 10, 2026. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on June 11, 2026.

The Center appointed Timothy D. Casey as the sole panelist in this matter on June 15, 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

Complainant is an independent actuarial and consulting firm operating in the areas of employee benefits, investment, property and casualty, healthcare, life and financial services, and insurance services. Complainant has operated its business since 1947, first using “milliman” in a trademark in 1957 (MILLIMAN & ROBERTSON) and just using the MILLIMAN trademark since 2001. Complainant is the owner of numerous trademark registrations around the world (the “MILLIMAN Marks”), including the following:

Mark	Jurisdiction	Class(es)	Registration No.	Registration Date
MILLIMAN	United States	036	2,551,240	March 19, 2002
MILLIMAN	United States	009	2,694,177	March 4, 2003
MILLIMAN	United States	035	2,535,009	January 29, 2002

Complainant owns numerous domain names incorporating the MILLIMAN Marks and variations thereof that redirect to its <milliman.com> website.

The disputed domain name was registered March 15, 2026. As of May 13, 2026, the disputed domain name resolved to a “copycat” website displaying images copied from Complainant’s website, including both trademarked and copyrighted elements, and including a similar “Log In” form prompting visitors to enter personal information to further access the website. Complainant reported the disputed domain name to the Registrar on May 14, 2026, after which time the disputed domain name no longer resolved to an active website.

5. Parties’ Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, Complainant contends that it has rights in the MILLIMAN Marks, as evidenced herein and that the disputed domain name is identical to or confusingly similar to the MILLIMAN Marks because the disputed domain name includes the entirety of the MILLIMAN Marks and merely adds the letters “n” and “s” at the end, which does not prevent a finding of confusing similarity.

Complainant contends that Respondent has no rights or legitimate interests in the disputed domain name because Respondent is not known by the disputed domain name, is not licensed or authorized to use the MILLIMAN Marks or to apply for or use any domain name incorporating the MILLIMAN Marks, and Complainant is not using the disputed domain name in connection with a bona fide offering of goods or services by Respondent or in a legitimate noncommercial or fair use manner. Complainant contends that Respondent’s prior use of the dispute domain name to operate a website mimicking Complainant’s website does not amount to a bona fide offering of goods or services and cannot be considered a legitimate noncommercial or fair use of the disputed domain name.

Complainant contends the disputed domain name was registered and was used in bad faith because Respondent must have aware of the MILLIMAN Marks at the time of registration of the disputed domain name, and by using the disputed domain name to redirect Internet users away from Complainant’s website to Respondent’s passed off “copycat” website as part of a phishing scam constitutes bad faith.

Complainant further notes Respondent's use of a privacy service to hide its identify, as well as the use of an apparent fictitious name and nonexistent address, is further evidence of bad faith registration and use.

B. Respondent

Respondent did not reply to 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 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.

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 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.

Although the addition of other terms here, the letters "n" and "s", may bear on assessment of the second and third elements, the Panel finds the addition of such letters 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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted 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.

Panels have held that the use of a domain name for illegal activity here, a copycat site, and passing off 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 Respondent's use of the disputed domain name to copy Complainant's website, particularly with a focus on tricking users into enter personal information, such as a user name and password, presumably for phishing purposes, clearly indicates a bad faith intent associate with registration and use of the disputed domain name.

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, a copycat site, and passing off constitutes bad faith. [WIPO Overview 3.1](#), section 3.4. Having reviewed the record, the Panel finds Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Panel finds that 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 <millimanns.com> be transferred to Complainant.

/Timothy D. Casey/

Timothy D. Casey

Sole Panelist

Date: June 25, 2026