

ADMINISTRATIVE PANEL DECISION

Allstate Insurance Company v. Patrick William Mcglin, Insurance Payments Case No. D2026-2275

1. The Parties

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

The Respondent is Patrick William Mcglin, Insurance Payments, United States.

2. The Domain Name and Registrar

The disputed domain name <allstateinsurancebilling.com> is registered with Squarespace Domains II LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 27, 2026. On May 27, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 27, 2026, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details. The Center sent an email communication to the Complainant on May 28, 2026, providing the registrant and contact information disclosed by the Registrar.

The Center verified that 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 May 28, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 17, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on June 18, 2026.

The Center appointed Michelle Brownlee as the sole panelist in this matter on June 22, 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 is a leading provider of insurance in the United States and Canada. The Complainant is a subsidiary of The Allstate Corporation, which reported in 2025 an adjusted net income of USD 9.3 billion, 53,000 employees, and 211 million insurance policies in force.

The Complainant owns numerous trademark registrations in jurisdictions for the ALLSTATE trademark throughout the world, including the following:

United States Registration Number 761091, registered on December 3, 1963 for “business of making, writing and underwriting of insurance” in International Class 36;

United States Registration Number 717683, registered on June 27, 1961 for “underwriting of the following types of insurance: life, annuity, accident, and health” in International Class 36; and

Canada Registration Number TMA283788, registered on September 30, 1983 for “Providing coverage for insurance risks, namely, automobile, fire, theft, property damage, personal liability, comprehensive liability, medical, accident, sickness and commercial insurance; Rendering of insurance informational service to or on behalf of customers through the use of electronic data processing equipment; Arranging for the financing of automobiles through financial institutions; Providing coverage for life insurance, health insurance and annuities; Providing charitable services in the fields of education, safety and culture” in International Classes 35, 36, 41 and 42.

The Complainant owns the domain name <allstate.com>, which it has been using since at least as early as 1996 for a web site that provides information about the Complainant’s services.

The disputed domain name was registered on April 17, 2026. The disputed domain name does not resolve to an active web site and there is no evidence that it has hosted any content since its registration.

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 is confusingly similar to Complainant’s ALLSTATE mark, the Respondent has no rights to or legitimate interests in respect of the disputed domain name and the Respondent registered and is using the disputed domain name in bad faith. In particular, the Complainant notes that the Respondent has configured the disputed domain name with mail exchange (MX) records that enable email to be sent and received with addresses that use the disputed domain name, which suggests a likely intent to use the disputed domain name in support of fraudulent activity that creates the misleading impression of affiliation with the Complainant. The Complainant provided further evidence of the Respondent’s impersonation of the Complainant and fraudulent intent in documentation of a web site associated with the Respondent that appears to support a phishing scam by providing a phone number that purportedly allows callers to enroll in paperless billing for Allstate Insurance.

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 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 entirety of the Complainant's ALLSTATE 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, "insurance billing", may bear on assessment of the second and third elements, the Panel finds the addition of such terms 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 disputed domain name does not resolve to an active website, and moreover, the Complainant has put forward evidence suggesting the Respondent has used other websites and domain names to impersonate the Complainant or third parties. None of these circumstances would support a finding that the Respondent has any rights or legitimate interests in the disputed domain name, and rather suggest that the Respondent has targeted the Complainant in bad faith.

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 has registered the disputed domain name with a clear intention to create confusion with the Complainant. The pairing of the Complainant's well-known ALLSTATE mark with the terms "insurance billing" in the disputed domain name references the Complainant's business. Thus, the Respondent was aware of the Complainant's rights and made a deliberate decision to register a domain name that would suggest affiliation with the Complainant. Further, the Respondent set up the disputed domain name with MX records, which shows that the Respondent has sent or intends to send emails from addresses that use the disputed domain name, suggesting likely use for or at minimum a substantial risk of phishing or some other fraudulent activity involving emails that are designed to appear as though they originate from the Complainant. In this case there is further evidence of probable use or intent to use the disputed domain to conduct fraudulent activity. The Respondent is associated with a web site that contains information about signing up for paperless billing for the Complainant's insurance services. This further reinforces the conclusion that the Respondent has used or intends to use the disputed domain name in furtherance of fraudulent activity that creates confusion with the Complainant.

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 distinctiveness and reputation of the Complainant's trademark, and the composition of the disputed domain name, which pairs the Complainant's well-known ALLSTATE trademark with terms that are related to the Complainant's business, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

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 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 <allstateinsurancebilling.com> be transferred to the Complainant.

/Michelle Brownlee/

Michelle Brownlee

Sole Panelist

Date: July 2, 2026