

ADMINISTRATIVE PANEL DECISION

Milliman, Inc. v. Philad Dephia, Milliman Online
Case No. D2026-2294

1. The Parties

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

The Respondent is Philad Dephia, Milliman Online, United States.

2. The Domain Name and Registrar

The disputed domain name <millimanonlines.com> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 28, 2026. On May 28, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 29, 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 for Privacy, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to Complainant on June 3, 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 June 5, 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 the Respondent of the Complaint, and the proceedings commenced on June 8, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 28, 2026. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on July 3, 2026.

The Center appointed Clark W. Lackert as the sole panelist in this matter on July 10, 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, the owner and proprietor of the registered MILLIMAN trademark (the “Mark”), is one of the world’s largest independent actuarial and consulting firms operating in the areas of employee benefits, investment, property and casualty, healthcare, life and financial services, and insurance services. Complainant has been active in this field since 1947 and is based in the city of Seattle, Washington, U.S. Complainant advertises its goods and services through various websites, including its website at <milliman.com>, as well as through print media and other advertising and promotional campaigns. Complainant operates in various markets throughout the world, and has seventy (70) offices located in Africa, Asia Pacific, Europe, Latin America, North America, and the Middle East.

Complainant spends millions of U.S. Dollars every year promoting its marks and the goods and services sold under those marks. Complainant owns valid and subsisting registrations for various word and composite trademarks incorporating the Mark in numerous jurisdictions, including those as shown below.

Jurisdiction	Trademark	Registration Number	Registration Date
United States	MILLIMAN	2551240	March 19, 2002
United States	MILLIMAN	2694177	March 4, 2003
United States	MILLIMAN	2535009	January 29, 2002
United States	MILLIMAN	3387917	February 26, 2008
Switzerland	MILLIMAN	518153	January 29, 2004
United Kingdom	MILLIMAN	UK00002351201	November 21, 2004

All of the above-listed registrations predate the creation date of the disputed domain name of May 20, 2026. Complainant claims that the disputed domain name resolved to an impersonating site. Complainant provided evidence showing that the Google search results for the disputed domain name returned a webpage titled “login.millimanonline.com”, which is identical to the Complainant’s legitimate login portal.

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.

The Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; (Policy, Paragraph 4(a)(i); Rules, Paragraphs 3(b)(viii), (b)(ix)(1))

Complainant operates its principal website at <milliman.com> and official login portal at <login.millimanonline.com>. The disputed domain name is identical or confusingly similar to Complainant’s MILLIMAN mark, which is used and registered worldwide. The disputed domain name incorporates the Mark in its entirety, followed by the generic wording “online” and letter “s” indicating a plural number. As many UDRP panels have recognized, a domain name’s incorporation of a registered trademark in its entirety is

sufficient to establish that the domain name is identical or confusingly similar to that mark, particularly where the mark is the dominant element of the domain name, e.g., *Milliman, Inc. v. ICS Inc.*, WIPO Case No. [D2017-0360](#); *Berlitz International Corporation v. Marcus Santamaria*, WIPO Case No. [D2006-1082](#), stating that “[t]he vast majority of UDRP panelists recognize that ‘a domain name is “identical or confusingly similar” to a trademark for purposes of the [UDRP] when the domain name includes the trademark, or a confusingly similar approximation, regardless of the other terms in the domain name’”. The disputed domain name is therefore identical or confusingly similar to the Mark.

The addition of the generic wording “online” and letter “s” does not prevent the disputed domain name from being confusingly similar to Complainant’s Mark. As was stated in *Asurion Corporation v. SQB*, WIPO Case No. [D2009-0165](#), “It is a well-established principle of WIPO UDRP panels that the mere addition of a generic and/or descriptive word . . . does not prevent a domain name from being confusingly similar to the trademark”. The disputed domain name is identical or confusingly similar to Complainant’s Mark, because it incorporates Complainant’s Mark in its entirety. The addition of generic wording “online” and letter “s” does not dispel the confusing similarity created by the disputed domain name.

The Respondent has no rights or legitimate interests in respect of the disputed domain name;
(Policy, Paragraph 4(a)(ii); Rules, Paragraph 3(b)(ix)(2))

Complainant is the exclusive owner of the distinctive and well-known Mark. None of the circumstances provided in paragraph 4(c) of the Policy for demonstrating a respondent’s rights to and legitimate interests in a domain name are present in this case. To Complainant’s knowledge, “MILLIMANONLINES” is not Respondent’s name, and Respondent is not, and has never been commonly known as “MILLIMANONLINES”. Respondent is not and has never been a licensee or franchisee of Complainant. Furthermore, Respondent has never been authorized by Complainant to register or use Complainant’s MILLIMAN mark or to apply for or use any domain name incorporating the mark.

Respondent is not using the disputed domain name in connection with a bona fide offering of goods or services, or in a legitimate noncommercial or fair manner. Respondent was using the disputed domain name to direct to a “copycat” website mimicking Complainant’s official portal by illegally featuring Complainant’s trademarks and copyright-protected content to pass itself off as Complainant. Such fraudulent conduct does not amount to a bona fide offering of goods or services and cannot be considered legitimate non-commercial or fair use of the disputed domain name. Moreover, Respondent also appears to be using the disputed domain name in furtherance of a phishing scam, as the website connected to the disputed domain name includes an account “Log In” form collecting visitors’ personal and confidential information.

Accordingly, Respondent has no rights or legitimate interests in the disputed domain name.

The domain name was registered and is being used in bad faith.
(Policy, paragraphs 4(a)(iii), 4(b); Rules, paragraph 3(b)(ix)(3))

Respondent registered and is using the disputed domain name in bad faith. Given the global trademark registrations for the Mark owned by Complainant, Complainant’s ownership of domain names incorporating the Mark, including <milliman.com> and <millimanonline.com>, Complainant’s international reputation, and the fact that the Mark is a famous mark universally associated with Complainant, it is not plausible that Respondent could have been unaware of Complainant at the time of registration. See *Milliman, Inc. v. Above.com Domain Privacy / Transure Enterprise Ltd*, WIPO Case No. [D2016-1937](#) (citing the well-known nature of the MILLIMAN mark and finding it “not plausible that the Respondent could have been unaware of the Complainant at the time of registration”). This is furthermore confirmed by Respondent’s choice of a slight variation of Complainant’s <millimanonline.com> for the disputed domain name, which constitutes blatant typosquatting, and is itself evidence of bad faith. See, e.g., *Milliman, Inc. v. Above.com Domain Privacy / Transure Enterprise Ltd*, WIPO Case No. [D2016-1937](#): “As an initial matter, the Respondent’s mere act of typosquatting presents ample evidence of bad faith in the circumstances of this case”.

Respondent was using the disputed domain name in bad faith to redirect Internet users, and particularly customers of Complainant, away from Complainant's website to Respondent's "copycat" website, which included a "Log In" form; indeed, Google search results for the disputed domain name showed Respondent's webpage appearing immediately above Complainant's legitimate login portal at <login.millimanonline.com>. In doing so, Respondent passed itself off as Complainant using its copycat website in order to collect personal credentials from unwitting visitors in furtherance of an unlawful phishing scam. Respondent's unauthorized use of Complainant's trademarks and copyrighted content on the website associated with the Domain Name serves as "definitive evidence of Respondent's bad faith.", see, *Educational Testing Service v. Ahmed Ali, Tito*, WIPO Case No. [D2018-0173](#).

The fact that the disputed domain name does not currently resolve to an active website does not negate Respondent's bad faith. The consensus view of UDRP panels is that such "passive holding" does not prevent a finding of bad faith, and a panel must look at the totality of the circumstance to determine whether a respondent is acting in bad faith, finding of bad faith is appropriate in this case, based on various other circumstances, including for example, the well-known status of the Mark, Respondent's use of the disputed domain name in connection with a phishing website, the implausibility of any good faith use to which the disputed domain name may be put, and Respondent's use of a privacy protection service. In view of the above, Respondent clearly registered and is using the disputed domain name in bad faith. Respondent's actions are evidence of bad faith use and registration under Paragraph 4(b)(iv) of the Policy.

B. Respondent

The Respondent is in default and 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 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.

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 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 intentionally attempted to attract, for commercial gain, Internet users by creating a likelihood of confusion with the complainant's mark. 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 illegitimate and illegal activities here, claimed as passing off, or other types of fraud constitute 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 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 <millimanonlines.com> be transferred to the Complainant.

/Clark W. Lackert/

Clark W. Lackert

Sole Panelist

Date: July 14, 2026