ARBITRATION
AND
MEDIATION CENTER

WIPO
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ORGANIZATION

# ADMINISTRATIVE PANEL DECISION

UNIQA Insurance Group AG v. alin niser
Case No. D2026-2728

## 1. The Parties

The Complainant is UNIQA Insurance Group AG, Austria, represented by Schönherr Rechtsanwälte GmbH, Austria.

The Respondent is alin niser, Canada.

## 2. The Domain Name and Registrar

The disputed domain name <meinuniqa.site> is registered with eNom, LLC (the "Registrar").

## 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on June 23, 2026. On June 24, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 24, 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 yet disclosed") and contact information in the Complaint. The Center sent an email communication to the Complainant on June 25, 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 amended Complaint on June 30, 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 July 1, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 21, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 28, 2026.

The Center appointed Zoltán Takács as the sole panelist in this matter on July 30, 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 a public stock listed major insurance company based in Vienna, Austria. Together with its subsidiaries it forms the UNIQA Group which is one of the leading insurance companies for private and corporate customers in Austria and Central and Eastern Europe. Over 21,000 employers and exclusive sales partners in 14 countries support more than 17 million customers.

The Complainant is the owner of among others the European Union Trademark Registration No. 001132174 for the word mark UNIQA registered since August 16, 2000.

At its Austrian website "www.uniqa.at", the Complainant and its group companies operate a dedicated customer portal and mobile application app under the name "myUNIQA" for managing insurance matters digitally. The app was launched on July 3, 2023 and is also made available through App Store and Google Play.

The disputed domain name was registered on April 24, 2026. Despite being configured with eight subdomains, it appears to have not been used for any active website.

## 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 which incorporates the entirety of its trademark with the addition of the German term "mein" (meaning "my" in English) is confusingly similar to the trademark;

- the Respondent has no rights or legitimate interests in respect of the disputed domain name since it is unable to rely on any of the circumstances set out in paragraphs 4(c)(i), (ii), or (iii) of the Policy;

- given the strong reputation of the Complainant's trademark which the disputed domain name fully incorporates and the strong similarity of the disputed domain name with the name of the Complainant's myUNIQA portal and app, it is likely that the Respondent knew of the Complainant and registered the disputed domain name to unduly benefit from the reputation of the Complainant's trademark without authorization; and

- the configuration of eight subdomains under the disputed domain name indicates that the disputed domain name was set for active use suitable for creating webpages imitating the Complainant's official myUNIQA platform and app.

The Complainant requests that the disputed domain name be transferred from the Respondent to the Complainant.

### B. Respondent

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

**6. Discussion and Findings**

A complainant must evidence each of the three elements required by paragraph 4(a) of the Policy in order to succeed on the complaint, namely that:

(i) the domain name is identical or confusingly similar to a trademark or service mark in which the complainant has rights;

(ii) the respondent has no rights or legitimate interests in respect of the domain name; and

(iii) the domain name has been 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 entirety of the Complainant's trademark is reproduced and recognizable in the disputed domain name. Although the addition of other terms, here the German term "mein" which means "my" in English may bear on assessment of the second and third elements, the Panel finds that the addition of such a term 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, sections 1.7 and 1.8.

The Panel finds that 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 Panel notes that the Complainant has not authorized, licensed, or allowed the Respondent to use its trademark in the disputed domain name or in any other way.

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.

In these circumstances, passive holding of the disputed domain name in itself does not establish any rights or legitimate interests in the disputed domain name.

The Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name and that 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.

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.

Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

In the present case, the Panel notes that the disputed domain name clearly references the Complainant's distinctive trademark registered long before the Respondent acquired the disputed domain name.

A basic Internet search against the terms "uniqa" and "meinuniqa" returns solely the Complainant's business and its myUNIQA portal and app.

The Respondent defaulted and thus failed to provide any explanation for its inclusion of the Complainant's trademark and the German language variant of its myUNIQA named portal and app in the disputed domain name. In absence of any such explanation and based on the above facts and circumstances, the Panel infers on balance that the Respondent knew of the Complainant and its trademark and registered the disputed domain name targeting the Complainant.

The Panel also notes that UDRP panels have found that the UNIQA trademark is a well known brand directly associated with the Complainant and its business. See e.g., *Uniqa Insurance Group AG v. Gabriele Marangoni, and Gornati Simona*, WIPO Case No. D2023-1240.

The mere registration of a domain name that is identical or in this case confusingly similar to a well-known trademark can by itself create a presumption of bad faith. WIPO Overview 3.1, section 3.1.4.

Furthermore, the Respondent's addition of multiple subdomains to the disputed domain name gives rise to possibility that the Respondent intended or intends to use the disputed domain name to generate additional results in search returns and/or to send potentially fraudulent emails.

There is no evidence that the disputed domain name has been used in any active way. However, from the inception of the UDRP, panelists have found that the non-use of a domain name (including a blank or "coming soon" page) would not prevent a finding of bad faith under the doctrine of passive holding. WIPO Overview 3.1, section 3.3.

In view of the Panel, the reputation or distinctiveness of the Complainant's trademark, the composition of the disputed domain name, the Respondent's lack of any rights or legitimate interests in the disputed domain name, the Respondent's failure to submit a response and provide any evidence of actual of contemplated good-faith use of the disputed domain name, in the totality of circumstances the non-use of the disputed domain name does not prevent a finding of bad faith.

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 <meinuniqa.site> be transferred to the Complainant.

*/Zoltán Takács/*
**Zoltán Takács**
Sole Panelist
Date: August 10, 2026