

ADMINISTRATIVE PANEL DECISION

AG2R LA MONDIALE GESTION D'ACTIFS v. 周一鸣

Case No. D2026-3260

1. The Parties

The Complainant is AG2R LA MONDIALE GESTION D'ACTIFS, France, represented by Scan Avocats AARPI, France.

The Respondent is 周一鸣, China.

2. The Domain Name and Registrar

The disputed domain name <almga.com> is registered with Dynadot Inc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 23, 2026. On July 24, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 25, 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 (DT), Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 27, 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 July 28, 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 29, 2026. In accordance with the Rules, paragraph 5, the due date for Response was August 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on August 20, 2026.

The Center appointed Mihaela Maravela as the sole panelist in this matter on August 26, 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

According to information in the Complaint, the Complainant is a French joint stock company operating in the asset management sector since July 2003. The Complainant is a subsidiary of the AG2R LA MONDIALE group, one of the leading actors in the field of insurance, retirement, health coverage, life insurance, savings, and social protection in France, serving more than 15 million individuals and over 500,000 corporate clients. The Complainant's group employs more than 10,000 staff members and operates both in France and internationally. The Complainant's group is a major actor in the field of insurance and pension management in France for more than 115 years. In 2020, its total gross inflow of funds amounted to EUR 27 billion, with a net income of EUR 222 million. In 2024, its total income amounted to EUR 86.6 million.

The Complainant claims common law or unregistered trademark rights in the trademark ALMGA in the circumstances set out further below.

The disputed domain name was registered on September 22, 2025, and resolves to a website displaying pornographic content.

The Respondent appears to be located in China.

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 claims common law or unregistered trademark rights in the ALMGA trademark. In support of its claim to unregistered trademark rights, the Complainant asserts that ALMGA is the acronym of its corporate name ("AG2R LA MONDIALE GESTION D'ACTIFS"), registered under French law, and that the designation has acquired distinctiveness through long-standing and extensive use in connection with the Complainant's asset management activities. In this sense, the Complainant submitted evidence showing use of the sign ALMGA – in its official publications (corporate accounts, investment reports, shareholder engagement policy reports), its press releases and its active presence on social media platforms such as LinkedIn and Facebook – and claimed that such evidence demonstrates extensive, consistent and publicly visible use of the ALMGA sign. Further, numerous third-party materials refer to the Complainant by the sign ALMGA, confirming that this name is commonly used and recognized beyond the Complainant's own communications, including sustained media coverage, references in official and judicial publications, and industry recognition through professional awards. Furthermore, the Complainant submits that ALMGA is neither generic nor descriptive. It is immediately connected to the Complainant and the asset management activities carried out under this name, given their renown. The Complainant submits that the identical reproduction of the Complainant's ALMGA unregistered trademark in the disputed domain name creates an obvious risk that Internet users will mistakenly believe that the disputed domain name is linked to the Complainant.

As regards the second element of the Policy, the Complainant submits that the Respondent has not been licensed, contracted or otherwise permitted by the Complainant in any way to use the prior ALMGA trademarks or to register any domain name incorporating these prior trademarks, nor has the Complainant acquiesced in any way to such use or registration of the ALMGA trademarks by the Respondent. The use of the disputed domain name to redirect to an adult website cannot constitute a bona fide use of the disputed domain name.

With respect to the third element of the Policy, the Complainant contends that its well-known AG2R LA MONDIALE trademarks are used in commerce since 1915, many years before the disputed domain name was registered, and, to the Complainant's best knowledge, the term ALMGA is not a common expression in French or English since it is the acronym of its company name AG2R LA MONDIALE GESTION D'ACTIFS. Further, a simple search via Google or any other search engine using the keywords "almga" demonstrates that all results relate to the Complainant's websites or business. Thus, the Respondent should have been clearly aware of the Complainant's trademark ALMGA when it registered the disputed domain name, which is identical to the Complainant's distinctive trademark. As regards the use, the Respondent's use of the disputed domain name, which reproduces identically the Complainant's well-established ALMGA trademark, is likely to tarnish the Complainant's reputation and undermine the distinctiveness of its trademark, because it resolves to a pornographic website.

B. Respondent

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

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs this Panel to "decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable". Likewise, paragraph 10(d) of the Rules, provides that "the Panel shall determine the admissibility, relevance, materiality and weight of the evidence".

No response has been received from the Respondent in this case. Even if the Respondent has not replied to the Complainant's contentions, the Complainant still bears the burden of proving that all requirements are fulfilled. To succeed, the Complainant must demonstrate that all of the elements listed in paragraph 4(a) of the Policy have been satisfied: (i) the disputed 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 disputed domain name, and (iii) the disputed domain name has been registered and is being used in bad faith.

The applicable standard of proof in UDRP cases is the "balance of probabilities" or "preponderance of the evidence", and the Panel can draw certain inferences in light of the particular facts and circumstances of the case. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.2. Concerning the uncontested information provided by the Complainant, the Panel may, where relevant, accept the reasonable factual allegations in the Complaint as true. [WIPO Overview 3.1](#), section 4.3.

The Panel has taken note of the [WIPO Overview 3.1](#), and, where appropriate, will decide consistently with the consensus views stated therein.

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 3.1](#), section 1.7.

As noted above, the Complainant asserts common law trademark rights in ALMGA. In order to establish unregistered or common law trademark rights for purposes of the Policy, a complainant must show that its mark has become a distinctive identifier which consumers associate with the complainant's goods and/or services. Relevant evidence demonstrating such acquired distinctiveness (also referred to as secondary meaning) includes a range of factors such as (i) the duration and nature of the use of the mark (which may include social media presence and engagement), (ii) the amount of sales under the mark and during which time period, (iii) the nature and extent of advertising using the mark – including evidence of expenditures over a relevant time period, (iv) the degree of actual public (e.g., consumer, industry such as trade and professional associations, media) recognition, and (v) consumer surveys.

Based on the evidence put forward by the Complainant, the Panel is satisfied that the Complainant has provided sufficient evidence to demonstrate source-identifying capacity of the ALMGA trademark. The mark is an acronym derived from the Complainant's corporate name "AG2R LA MONDIALE GESTION D'ACTIFS" and has no apparent dictionary meaning. The evidence shows long-standing and consistent use by the Complainant of the ALMGA mark in commerce in connection with asset management services, significant commercial operations conducted under the mark, sustained media coverage, references in official and judicial publications, and industry recognition through professional awards. These circumstances establish that the trademark is recognized by the relevant public as identifying the Complainant as the source of the services offered under the ALMGA designation which therefore qualifies as an unregistered trademark for the purposes of the Policy. The Panel finds the Complainant has established unregistered trademark or service mark rights for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.3.

The entirety of the mark is reproduced within the disputed domain name. It is well established that the generic Top-Level Domain ("gTLD"), in this case ".com", does not affect the disputed domain name for the purpose of determining whether it is identical or confusingly similar. [WIPO Overview 3.1](#), section 1.11.1. Accordingly, the disputed domain name is identical 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.

There is no evidence showing that the Respondent holds any rights for ALMGA. The Panel also notes that there is no evidence showing that the Respondent is authorized or licensed to use the unregistered trademark ALMGA. Also, there is no evidence that the Respondent is using the disputed domain name in connection with a bona fide offering of goods or services, nor does the Respondent appear to engage in any

legitimate noncommercial or fair use of the disputed domain name within the meaning of paragraphs 4(c)(i) and (iii) of the Policy. The disputed domain name resolves to a website with adult content. The Respondent has not replied to the Complainant's contentions, claiming any rights or legitimate interests in the disputed domain name or providing a reason for the registration. The Panel thus finds that the circumstances of this case affirm, on the balance of probabilities, the Respondent's intention of taking unfair advantage of the likelihood of confusion between the disputed domain name and the Complainant as to the origin or affiliation of the website at the disputed domain name, which does not confer rights or legitimate interests on the Respondent.

Also, there is no evidence that the Respondent is commonly known by the disputed domain name within the meaning of paragraph 4(c)(ii) of the Policy.

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.

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.

In the present case, the Panel notes that the Complainant's unregistered trademark ALMGA substantially predates the registration of the disputed domain name. At the time of the registration of the disputed domain name, the Complainant had already made extensive and continuous use of the ALMGA designation in connection with its asset management activities, including its use in corporate and financial reports, official publications, press releases, and on its website and professional social media channels, and had carried out substantial asset management operations under that designation involving significant assets under management. Further, it is noted that ALMGA is an abbreviation of the Complainant's corporate name, that it is neither a generic nor a descriptive term, and does not appear to have a dictionary meaning in English or French. Given the inherently distinctive character of the Complainant's trademark and the identity between the disputed domain name and such mark, the Panel finds that the choice for the disputed domain name cannot reasonably be coincidental.

As regards the use of the disputed domain name, from the uncontested evidence in the case file, it results that the disputed domain name is used for a website that displays explicit adult content. Such (unrelated to the Complainant's business) use of the disputed domain name, which is identical to the Complainant's trademark, - and in the absence of any response to suggest otherwise - is likely to unduly profit from the value of the Complainant's trademark and may result in its tarnishing. Such conduct falls within paragraph 4(b)(iii) of the Policy as use of the disputed domain name to disrupt the Complainant's business, and also within paragraph 4(b)(iv) as attracting Internet users to the Respondent's website by creating a likelihood of confusion with the Complainant's trademark.

Accordingly, the Panel finds that, in the circumstances of this case, the Respondent's registration and use of the disputed domain name constitute bad faith within the meaning of paragraphs 4(b)(iii) and 4(b)(iv) of 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 <almga.com> be transferred to the Complainant.

/Mihaela Maravela/

Mihaela Maravela

Sole Panelist

Date: September 4, 2026