ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Assurant, Inc. v. Floriana Vladut, VDS Corp
Case No. D2026-4097

1. The Parties

Complainant is Assurant, Inc., United States of America ("United States"), represented by The GigaLaw Firm, Douglas M. Isenberg, Attorney at Law, LLC, United States.

Respondent is Floriana Vladut, VDS Corp, United States.

2. The Domain Name and Registrar

The disputed domain name <portalonlineassurantlogistics.com> (the "Domain Name") is registered with Porkbun LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 11, 2026. On September 11, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On September 12, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (Whois Privacy / Private by Design, LLC) and contact information in the Complaint. The Center sent an email communication to Complainant on September 15, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amendment to the Complaint on September 15, 2026.

The Center verified that the Complaint together with the amendment to 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 Respondent of the Complaint, and the proceedings commenced on September 21, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 11, 2026. Respondent sent an email communication to the Center on September 22, 2026. The Center commenced the panel appointment process on October 15, 2026.

The Center appointed John C. McElwaine as the sole panelist in this matter on October 21, 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 a Delaware corporation formed in 2004, with its principal place of business in Atlanta, Georgia, United States. Complainant partners with leading brands to safeguard and service connected devices, homes, and automobiles, and it operates in North America, Latin America, Europe, and Asia Pacific through its Global Lifestyle and Global Housing segments. Complainant owns many trademark registrations in multiple jurisdictions for marks consisting of or containing the term ASSURANT. Relevant to this matter, Complainant owns the following registrations:

- ASSURANT, United States Registration No. 2,543,367, registered on February 26, 2002, for services including insurance underwriting services;

- ASSURANT, Canada Registration No. TMA594423, registered on November 12, 2003, for services including insurance underwriting services; and

- ASSURANT, European Union Registration No. 004379079, registered on November 20, 2006, for services including insurance underwriting services.

Collectively, these registered trademark rights are referred to as the ASSURANT Mark. Complainant also owns United States Registration No. 3,139,906, registered on September 5, 2006, for a design logo incorporating the ASSURANT Mark (the “ASSURANT Logo”), which Complainant uses on its websites.

Complainant owns the domain name <assurant.com>, registered on May 21, 1999, which resolves to its primary website. Complainant is also the registrant of the domain name <assurantlogistics.com>, registered on April 4, 2018, which it uses in connection with its logistics services. Complainant operates a password-protected online portal for its logistics customers (the “Assurant Logistics Portal”), which displays the ASSURANT Logo and a login form requesting a “User name or email” and “Password”.

The Domain Name was registered on August 4, 2026. At the time the Complaint was filed, the Domain Name resolved to a webpage titled “Assurant Logistics - Log in” that displayed the ASSURANT Mark and ASSURANT Logo, a login form requesting a “User name or email” and “Password”, an option to “Sign in with T-Mobile SSO”, and the notice “2026 © Assurant Logistics Portal”, all of which replicate the Assurant Logistics Portal. As of September 21, 2026, the Domain Name returned a “503 Service Unavailable” error.

The registrant information disclosed by the Registrar identifies Respondent as FLORIANA VLADUT, VDS CORP, with a postal address in the United States. Complainant submitted evidence that a search for this address on Google Maps returned only a partial match, and Complainant contends that the address does not exist.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

With respect to the first element of the Policy, Complainant contends that the Domain Name is confusingly similar to the ASSURANT Mark because it incorporates the ASSURANT Mark in its entirety, and that the addition of the terms "portal", "online", and "logistics" does not prevent a finding of confusing similarity. Complainant further asserts that the ".com" generic Top-Level Domain ("gTLD") is disregarded in the confusing similarity analysis.

With respect to the second element of the Policy, Complainant contends that Respondent has no rights or legitimate interests in respect of the Domain Name. Complainant states that it has never assigned, licensed, or otherwise authorized Respondent to register or use the ASSURANT Mark, and that Respondent is not commonly known by the Domain Name. Complainant argues that Respondent's use of the Domain Name for a copycat of the Assurant Logistics Portal, displaying the ASSURANT Mark and ASSURANT Logo and a login form that invites users to enter their usernames and passwords, creates a risk of phishing and cannot constitute a bona fide offering of goods or services or a legitimate noncommercial or fair use. Complainant further contends that Respondent's provision of false contact information is additional evidence that it lacks rights or legitimate interests.

With respect to the third element of the Policy, Complainant contends that the Domain Name was registered and is being used in bad faith. Complainant asserts that the ASSURANT Mark is well known, having been registered for 25 years, and that Respondent must have known of Complainant when it registered the Domain Name, particularly given the Domain Name's similarity to Complainant's own URL for the Assurant Logistics Portal. Complainant contends that Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the ASSURANT Mark within the meaning of paragraph 4(b)(iv) of the Policy, that the copycat login page indicates an attempt to capture users' credentials, and that Respondent's provision of false contact information is further evidence of bad faith.

B. Respondent

Respondent did not formally reply to Complainant's contentions. In an email dated September 22, 2026, Respondent stated that it operates as a reseller of domain name registration and hosting services, that it had suspended the Domain Name due to abuse-related concerns, and that it had no objection to the transfer of the Domain Name.

6. Discussion and Findings

A. Preliminary Issue Respondent's Communication

Respondent's email of September 22, 2026, states that it has no objection to the transfer of the Domain Name. Where a respondent gives a unilateral consent to transfer, panels may order transfer on that basis alone, but they may also proceed to a substantive decision on the merits, for example where the complainant has not agreed to accept the consent or where the record indicates that a reasoned decision is warranted.

WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 4.10. Here, Complainant declined the Center's invitation to suspend the proceeding to explore settlement and asked the Center to proceed to panel appointment. In addition, Respondent's email describes itself as a reseller acting through a "Registrar Abuse Team", but it was sent from the email address that the Registrar disclosed as the registrant's contact, and the registrant's postal address appears to be unreliable. The record also shows use of the Domain Name for a copycat login page. In these circumstances, the Panel considers it appropriate to render a decision on the merits. To the extent Respondent's communication asserts that it is merely a service provider for an undisclosed customer, the Panel notes that the Registrar identified FLORIANA VLADUT, VDS CORP as the registrant, that Respondent has not identified any underlying customer, and that it is appropriate to treat the disclosed registrant as Respondent. WIPO Overview 3.1, section 4.4.5.

Even though Respondent has failed to file a substantive Response concerning the allegations of the Complaint, paragraph 4(a) of the Policy requires Complainant to support its assertions with evidence and thus prove each of the following elements:

(i) the Domain Name is identical or confusingly similar to a trademark or service mark in which Complainant has rights;

(ii) 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.

Given that the named Respondent did not dispute the Complainant's contentions, the Panel may accept as true Complainant's reasonable factual allegations and draw appropriate inferences in Complainant's favor, provided the Panel is satisfied that such allegations are supported by evidence. See *St. Tropez Acquisition Co. Limited v. AnonymousSpeech LLC and Global House Inc.*, WIPO Case No. D2009-1779; *Bjorn Kassoe Andersen v. Direction International*, WIPO Case No. D2007-0605; see also Rules, paragraph 5(f) ("If a Respondent does not submit a response, in the absence of exceptional circumstances, the Panel shall decide the dispute based upon the complaint").

Having reviewed the Complaint, the amended Complaint, and the supporting evidence, and in light of the Policy, the Rules, the Supplemental Rules, and applicable principles of law, the Panel's findings on each of the required elements are set forth below.

B. 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 Domain Name. WIPO Overview 3.1, section 1.7.

Complainant has shown rights in respect of the ASSURANT trademark for the purposes of the Policy through its registered trademark rights in the United States, Canada, and the European Union, as detailed herein. WIPO Overview 3.1, section 1.2.1.

The entirety of the ASSURANT Mark is reproduced within the Domain Name and is readily recognizable. WIPO Overview 3.1, section 1.7. Although the addition of other terms, here, "portal", "online", and "logistics", 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 Domain Name and the ASSURANT Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

Accordingly, the Panel finds that the Domain Name is confusingly similar to a trademark in which Complainant has rights. The Panel finds the first element of the Policy has been established.

C. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which 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 Domain Name. Complainant states that it has never authorized Respondent to use the ASSURANT Mark, and there is no evidence of any relationship between the Parties that would give rise to any license or permission. There is no evidence that Respondent has been commonly known by the Domain Name. The only names associated with Respondent in the record are "Floriana Vladut" and "VDS Corp", which bear no connection to the Domain Name or to the ASSURANT Mark.

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 Domain Name, such as those enumerated in the Policy[1] or otherwise. Respondent's informal email does not assert any rights or legitimate interests in the Domain Name. To the contrary, it acknowledges "abuse-related concerns" and states that Respondent has no objection to transfer.

Moreover, the composition of the Domain Name, which combines the ASSURANT Mark with the term "logistics" and the term "portal", closely tracks Complainant's own <assurantlogistics.com> domain name and the URL of the Assurant Logistics Portal, and therefore carries a high risk of implied affiliation with Complainant. The Domain Name was used for a webpage that reproduced the ASSURANT Mark and ASSURANT Logo, the "Assurant Logistics - Log in" title, the login fields, the "Sign in with T-Mobile SSO" option, and the "Assurant Logistics Portal" notice that appear on Complainant's genuine portal. Such use is an impersonation of Complainant and cannot constitute a bona fide offering of goods or services or a legitimate noncommercial or fair use of the Domain Name.

Panels have held that the use of a domain name for illegal activity, here, claimed , impersonation, and copycat sites, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1. A login page that mirrors a complainant's customer portal and invites users to enter their usernames and passwords is a hallmark of a credential phishing scheme, and Respondent has offered no alternative explanation. The Panel further notes that the apparently inaccurate postal address provided to the Registrar is consistent with this finding.

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[1] The Policy, paragraph 4(c), provides a non-exhaustive list of circumstances in which a respondent could demonstrate rights or legitimate interests in a disputed domain name: "(i) before any notice to you of the dispute, your use of, or demonstrable preparations to use, the domain name or a name corresponding to the domain name in connection with a bona fide offering of goods or services; or (ii) you (as an individual, business, or other organization) have been commonly known by the domain name, even if you have acquired no trademark or service mark rights; or (iii) you are making a legitimate noncommercial or fair use of the domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue."

The Panel finds the second element of the Policy has been established.

D. 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.

Bad faith registration can be found where a respondent "knew or should have known" of a complainant's trademark rights and nevertheless registered a domain name in which it had no rights or legitimate interests. See *Accor S.A. v. Kristen Hoerl*, WIPO Case No. D2007-1722. The ASSURANT Mark is distinctive and was registered and used in commerce for more than two decades before Respondent registered the Domain Name on August 4, 2026. Complainant is a Fortune 500 company, and prior UDRP panels have recognized its rights in the ASSURANT Mark. See, e.g., *Assurant, Inc. v. David Jetter, assurantco llc*, WIPO Case No. D2025-0181. More tellingly, the Domain Name combines the ASSURANT Mark with the terms "portal" and "logistics", mirroring Complainant's <assurantlogistics.com> domain name and the "portal" subdomain of its Assurant Logistics Portal, and was then used to replicate that very portal. In these circumstances, there is no plausible explanation for Respondent's registration of the Domain Name other than to target Complainant, and the Panel finds that Respondent registered the Domain Name with Complainant and its ASSURANT Mark firmly in mind. WIPO Overview 3.1, section 3.2.2.

Turning to the use of the Domain Name, Respondent used the Domain Name to resolve to a webpage that impersonated the Assurant Logistics Portal by displaying the ASSURANT Mark and ASSURANT Logo and a login form prompting visitors to enter their usernames or email addresses and passwords. By using the Domain Name in this manner, Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the ASSURANT Mark as to the source, sponsorship, affiliation, or endorsement of the website, which constitutes bad faith under paragraph 4(b)(iv) of the Policy.

Panels have held that the use of a domain name for illegal activity, here, claimed, impersonation, and copycat sites, constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds Respondent's registration and use of the Domain Name constitutes bad faith under the Policy. That the Domain Name later ceased to resolve to an active website does not alter this conclusion. Here, the Domain Name had already been used for a deceptive copycat login page, and its subsequent non-use would not prevent a finding of bad faith in the circumstances of this case. WIPO Overview 3.1, section 3.3.

The Panel also notes that the registrant's postal address disclosed by the Registrar appears to be inaccurate, and that Respondent initially registered the Domain Name through a privacy service. Panels view the provision of false contact information underlying a privacy or proxy service as an additional indication of bad faith. WIPO Overview 3.1, section 3.6. Respondent's informal communication, which acknowledges abuse-related concerns and offers no good faith explanation for the registration of the Domain Name, does not detract from these findings.

For these reasons, 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 Domain Name, <portalonlineassurantlogistics.com>, be transferred to Complainant.

/John C McElwaine/
John C McElwaine
Sole Panelist
Date: November 4, 2026