ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Assurant, Inc. v. Administrator
Case No. DAI2025-0023

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 Administrator, United States.

2. The Domain Name and Registrar

The disputed domain name <assurant.ai> (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 June 4, 2025. On June 5, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On June 5, 2025, 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 to Complainant on June 15, 2025, 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 June 16, 2025.

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 June 17, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 7, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent's default on July 8, 2025.

The Center appointed Robert A. Badgley as the sole panelist in this matter on July 14, 2025. 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 alleges as follows:

"Complainant is a leading global provider of comprehensive risk management solutions for the auto, lifestyle and housing protection sectors. Complainant helps businesses manage the risks of property damage, liability and financial loss, theft and natural disasters. Complainant designs insurance, protection products and support services that help businesses provide premium customer experiences and inspire deeper customer loyalty. Complainant's teams combine digital intelligence and expert human insight to deliver the support and protection people need to take full advantage of the connected world."

"A publicly traded company on the New York Stock Exchange (NYSE: AIZ), Complainant ranks as number 365 on the Fortune 500, supporting more than 300 million customers worldwide via about 13,000 employees in 21 countries."

According to Complainant, it owns at least 77 trademark registrations in at least 28 jurisdictions around the world for marks that consist of or contain the word ASSURANT. Complainant owns a United Kingdom registration for ASSURANT GROUP under United Kingdom Reg. No. UK00002256387, registered on June 22, 2001, in connection with, among other things, "insurance services." Complainant also owns a United States registration for ASSURANT under United States Reg. No. 2,543,367, registered on February 26, 2002, in connection with, among other things, "insurance underwriting services in the fields of involuntary unemployment, disability, accidental death and dismemberment, property and life insurance."

Complainant registered the domain name <assurant.com> on May 21, 1999, and uses that domain name to host its main commercial website.

The Domain Name was registered on August 6, 2023. The Domain Name resolves to a parking page set up by the Registrar.

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 "bad faith" element, Complainant argues that the "passive holding" doctrine applies. Citing WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("WIPO Overview 3.0"), section 3.3, Complainant asserts:

"Here, the factors set forth in WIPO Overview 3.0, section 3.3, indicate that bad faith exists under the passive holding doctrine, specifically:

a. the ASSURANT Trademark is very distinctive and has a strong reputation, given that it was registered 24 years ago […], is protected by at least 77 trademark registrations in at least 28 jurisdictions around the world […], and is used by a public company that ranks as number 365 on the Fortune 500, supporting more than 300 million customers worldwide via about 13,000 employees in 21 countries […];
b. Respondent's identity is concealed in ICANN's registration database as 'Whois Privacy / Private by Design, LLC' […] and
c. it is impossible to identify any good faith use to which the Disputed Domain Name may be put."

"Indeed, a previous panel found that a domain name consisting solely of the ASSURANT Trademark was registered and used in bad faith even though it was not associated with an active website. In ordering transfer of the domain name in *Assurant, Inc. v. De Autri*, WIPO Case No. D2025-0160, the panel wrote:

'Having reviewed the available record, the Panel, noting the distinctiveness and reputation of Complainant's trademark and the composition of the disputed domain name, finds that the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy. The Panel finds that Complainant has established the third element of the Policy. In reaching this determination, the Panel notes that Complainant's ASSURANT mark was first registered more than 23 years before Respondent's registration of the disputed domain name and was widely known before such registration date. The Panel further notes that Respondent failed to submit a response to the instant Complaint. Simply put, it is implausible that Respondent was not aware of Complainant and of its ASSURANT mark at the time of registration of the identical disputed domain name. Nothing in the record indicates that Respondent could establish good faith use of the disputed domain name.'"

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Paragraph 4(a) of the Policy lists the three elements which Complainant must satisfy with respect to the Domain Name:

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

A. Identical or Confusingly Similar

The Panel concludes that Complainant has rights in the trademark ASSURANT through registration and use demonstrated in the record. The Panel also concludes that the Domain Name is identical to that mark.

Complainant has established Policy paragraph 4(a)(i).

B. Rights or Legitimate Interests

Pursuant to paragraph 4(c) of the Policy, Respondent may establish its rights or legitimate interests in the Domain Name, among other circumstances, by showing any of the following elements:

(i) before any notice to you [Respondent] 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 [Respondent] (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 [Respondent] 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 concludes that Respondent lacks rights or legitimate interests in respect of the Domain Name. Respondent has not come forward to dispute Complainant's allegations or articulate its own bona fides vis-à-vis the Domain Name. Based on the undisputed record, the Panel finds it more likely than not that

Respondent had Complainant's well-established ASSURANT mark in mind when registering the Domain Name, and the record is devoid of any basis to conclude that Respondent did so for any legitimate purpose.

Complainant has established Policy paragraph 4(a)(ii).

C. Registered and Used in Bad Faith

Paragraph 4(b) of the Policy provides that the following circumstances, "in particular but without limitation," are evidence of the registration and use of the Domain Name in "bad faith":

(i) circumstances indicating that Respondent has registered or has acquired the Domain Name primarily for the purpose of selling, renting, or otherwise transferring the Domain Name registration to Complainant who is the owner of the trademark or service mark or to a competitor of that Complainant, for valuable consideration in excess of its documented out of pocket costs directly related to the Domain Name; or
(ii) that Respondent has registered the Domain Name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that Respondent has engaged in a pattern of such conduct; or
(iii) that Respondent has registered the Domain Name primarily for the purpose of disrupting the business of a competitor; or
(iv) that by using the Domain Name, Respondent has intentionally attempted to attract, for commercial gain, Internet users to Respondent's website or other online location, by creating a likelihood of confusion with Complainant's mark as to the source, sponsorship, affiliation, or endorsement of Respondent's website or location or of a product or service on Respondent's website or location.

The Panel concludes that Respondent has registered and used the Domain Name in bad faith. The Panel incorporates here its discussion above in the "Rights or Legitimate Interests" section, including the finding that Respondent more likely than not had Complainant's ASSURANT mark in mind when registering the Domain Name. The Panel also notes that the word "assurant" does not appear to be an ordinary dictionary term. A quick search engine consultation for that term yields references to Complainant and its services, and little else.

With respect to bad faith use, the Panel agrees with Complainant's argument, set forth above, that Respondent's passive holding of the Domain Name does not prevent a finding of bad faith here. Under the circumstances presented in this record, the Panel cannot conceive any good faith reason why Respondent could have registered the Domain Name.

Complainant has established Policy paragraph 4(a)(iii).

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 <assurant.ai> be transferred to Complainant.

/Robert A. Badgley/
Robert A. Badgley
Sole Panelist
Date: July 28, 2025