

ADMINISTRATIVE PANEL DECISION

Acko Technology and Services Pvt. Ltd. v. Emre Atik, 1xgaming
Case No. DAI2026-0057

1. The Parties

The Complainant is Acko Technology and Services Pvt. Ltd., India, represented by Remfry & Sagar, India.

The Respondent is emre Atik, 1xgaming, Türkiye, self-represented.

2. The Domain Name and Registrar

The disputed domain name <acko.ai> (the “Disputed Domain Name”) is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 18, 2026. On June 18, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On June 19, 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 the Complainant on June 22, 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 23, 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 24, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 14, 2026. The Respondent sent an email communication to the Center on June 27, 2026.

The Center appointed Gabriela Kennedy as the sole panelist in this matter on July 27, 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, more commonly known as “ACKO”, was incorporated in 2016 with a focus of building insurtech solutions and products in India. According to the Complainant, it is the holding company for Acko General Insurance Limited, which is an insurance company in India focusing on insurtech and licensed by the Insurance Regulatory and Development Authority of India (IRDAI). The Complainant also claimed that it has another subsidiary, Acko Life Insurance Limited, which is a life insurance company also licensed and regulated by the IRDAI.

The Complainant owns various word and figurative trademarks for ACKO in multiple jurisdictions. The relevant trademark registrations include, inter alia, Indian Trademark Registration No. 3691827 for ACKO in Class 42 registered on December 1, 2017, Indian Trademark Registration No. 3691829 for ACKO in Class 38 registered on December 1, 2017, and Indian Trademark Registration No. 4636749 for  in Classes 35, 36, and 37 registered on September 2, 2020 (the “Complainant’s Trademark”).

The Complainant has the domain name <acko.com> since 2004.

The Disputed Domain Name was registered on November 29, 2025, many years after the Complainant registered the Complainant’s Trademark. At the time of the filing of the Complaint, the Disputed Domain Name redirected Internet users to what appears to be a domain name marketplace website named “atom.com” offering for sale the Disputed Domain Name. At the time of the rendering of this Decision, the Disputed Domain Name redirected Internet users to the same website named “www.atom.com” offering for sale various unrelated domain names (the “Respondent’s 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:

- (a) The Disputed Domain Name is confusingly similar to the Complainant’s Trademark. The Disputed Domain Name entirely incorporates the Complainant’s Trademark, and merely adding the term “.ai” does not eliminate the confusing similarity between the Disputed Domain Name and the Complainant’s Trademark but rather increases the likelihood of confusion, suggesting association with the Complainant.
- (b) The Respondent has no rights or legitimate interests in the Disputed Domain Name. The Complainant has never licensed, authorised, or permitted the Respondent to use the Complainant’s Trademark, alone or in conjunction with other words, as a domain name or otherwise. The Respondent is not known by the name “ACKO” and does not hold any trademark or other intellectual property rights for the same. There exists no evidence of the Respondent making any bona fide offering of goods or services in connection with the Disputed Domain Name. The Disputed Domain Name does not offer any substantial or legitimate business and is in fact hosting a website offering the Disputed Domain Name for further resale.

(c) The Respondent has registered the Disputed Domain Name and is using it in bad faith. The Disputed Domain Name was registered eight years after the Complainant's first trademark registration, and the significant gap indicates that the Respondent's choice of a domain name identical to the Complainant's Trademark was not coincidental but deliberate. A basic Google search for ACKO yields results related exclusively to the Complainant and its business activities, reinforcing that the only plausible identity associated with the Complainant's Trademark is the Complainant. The Respondent's passive holding of the Disputed Domain Name serves no apparent purpose other than to profit from consumer confusion and resale of the Disputed Domain Name.

B. Respondent

The Respondent did not file a formal Response to the Complaint. The Respondent sent an email communication to the Center on June 27, 2026, in which the Respondent stated: "I wish to inform the Center that I do not contest the Complaint and I consent to the transfer of the domain name [<acko.ai>] to the Complainant. I was not aware that the domain name corresponded to a trademark at the time of registration, and I have no objection to resolving this matter promptly by transferring the domain."

6. Discussion and Findings

Under paragraph 4(a) of the Policy, the Complainant is required to prove each of the following three elements:

- (i) the Disputed Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and
- (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 by the Respondent 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 within the Disputed Domain Name. Furthermore, the country code Top-Level Domain in this case, ".ai", may be disregarded for the purposes of assessing confusing similarity under the first element. Accordingly, the Disputed Domain Name is identical to the Complainant's Trademark 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.

The Panel notes that there is no evidence on the available record to show that the Respondent has trademark rights corresponding to the Disputed Domain Name, or that the Respondent has become commonly known by the Disputed Domain Name. The Panel further notes that the Complainant has provided no license or authorization of any kind to the Respondent to use the Complainant's Trademark or to apply for or use any domain name incorporating the Complainant's Trademark. The Disputed Domain Name currently redirects Internet users to what appears to be a domain name marketplace named “atom.com” offering various domain names for sale. Such use does not constitute a bona fide offering of goods or services, nor a legitimate noncommercial or fair use. Instead, it appears intended for the Respondent's commercial gain. The Panel notes that such use of the Complainant's Trademark to redirect users to an unrelated site would not support a claim to rights or legitimate interests. [WIPO Overview 3.1](#), section 2.5.3.

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.

The word “acko” is an invented term with no independent dictionary meaning. The Disputed Domain Name was registered on November 29, 2025, approximately eight years after the Complainant's earliest trade mark registration. The significant temporal gap between the Complainant's well-established rights and the Respondent's registration of a domain name incorporating the Complainant's Trademark in its entirety strongly supports a finding that the Respondent was aware of the Complainant's Trademark at the time of registration. The Respondent initially registered the Disputed Domain Name using a privacy service. When the Registrar disclosed the underlying registration details, the contact information provided by the Respondent included an evidently fictitious telephone number. The provision of manifestly false contact information underlying a privacy or proxy service is a further indicator of bad faith. [WIPO Overview 3.1](#), section 3.6. The Panel notes that the Respondent, in his email to the Center dated June 27, 2026, stated that he “was not aware that the [Disputed Domain Name] corresponded to a trademark at the time of registration”. However, the Panel does not find this bare assertion persuasive in light of the totality of the circumstances outlined above. The Respondent did not file a formal Response and has not provided any evidence to substantiate his claimed lack of awareness.

Moreover, at the time of the filing of the Complaint, the Disputed Domain Name purportedly resolved to a what appears to be a domain name marketplace website named “atom.com” offering the Disputed Domain Name for sale. At the time of the rendering of this Decision, the Disputed Domain Name redirected Internet users to the same website named “atom.com” offering for sale various unrelated domain names. The Respondent has not used the Disputed Domain Name in connection with any legitimate offering of goods or services, nor provided any credible explanation for the registration. The conduct of offering a domain name incorporating another’s trademark in its entirety for sale, without any demonstrable bona fide use or intent to use the domain name in connection with a legitimate business, is indicative of registration and use in bad faith. [WIPO Overview 3.1](#), section 3.1.1.

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 <acko.ai> be transferred to the Complainant.

/Gabriela Kennedy/

Gabriela Kennedy

Sole Panelist

Date: August 10, 2026