

ADMINISTRATIVE PANEL DECISION

Association Générale Interprofessionnelle de Prévoyance et d'Investissement
(A.G.I.P.I.) v. Johnnleed
Case No. DCO2025-0076

1. The Parties

The Complainant is Association Générale Interprofessionnelle de Prévoyance et d'Investissement (A.G.I.P.I.), France, represented by Dreyfus & associés, France.

The Respondent is Johnnleed, China.

2. The Domain Name and Registrar

The disputed domain name <agipi.co> is registered with Above.com Pty Ltd. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on September 11, 2025. On September 11, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 18, 2025, 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 (Registrant Unknown) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 18, 2025, 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 September 22, 2025.

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 September 23, 2025. In accordance with the Rules, paragraph 5, the due date for Response was October 13, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on October 15, 2025.

The Center appointed Mireille Buydens as the sole panelist in this matter on November 3, 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

The Complainant is a leading French company established in 1976, operating in collaboration with AXA France to design and offer insurance and financial products. With nearly 800,000 members and over 1.17 million active contracts as of 2024, the Complainant is recognized as a trusted player in the French insurance and financial services landscape.

The Complainant is the owner of various trademark registrations for the sign AGIPI (hereafter “the AGIPI Trademark” or “the Trademark”), including the following:

- European Union Trademark registration No. 015365497, for AGIPI (word and figurative), filed on April 21, 2016, and registered on August 30, 2016, for goods and services in International Classes 16, 36 and 41;
- European Union Trademark registration No. 008455453 for AGIPI (word and figurative), filed on July 28, 2009, and registered on October 7, 2010, for goods and services in International Classes 16, 36 and 41.

The Complainant also owns the domain name <agipi.com>, registered on April 3, 1998, which resolves to the Complainant’s official website.

The disputed domain name was registered on June 22, 2025. According to the Complaint, the disputed domain name directs to a parking page containing commercial advertising links to insurance services. An email server has been configured on the disputed domain name. At the time of this decision, the disputed domain name directs to an error page.

On June 30, 2025, the Complainant sent a cease-and-desist letter to the Respondent, via the registrar of the disputed domain name, asserting its trademark rights and requesting the transfer of the disputed domain name free of charge. The Complainant didn’t receive any response from the Respondent, even though the registrar confirmed the Complainant’s cease and desist letter had been forwarded to the Respondent.

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.

First, the Complainant asserts that the disputed domain name is confusingly similar to the AGIPI Trademark as it incorporates the Trademark in its entirety (with no addition or alteration). The disputed domain name is likely to confuse Internet users into believing that it will direct them to the Complainant’s official website and/or that the website under the disputed domain name contains information about the Complainant’s business.

Second, the Complainant asserts that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent is neither affiliated with the Complainant in any way nor has he been authorized by the Complainant to use and register its Trademark, or to seek registration of any domain name incorporating said Trademark. Furthermore, the registration of the Trademark predates the registration of the disputed domain name, which resolves to a parking page displaying several links related to the

Complainant's activities. Consequently, it is implausible to assert that there is any bona fide offering of goods or services under the disputed domain name by the Respondent. It appears that the Respondent likely derives pay-per-click ("PPC") revenue from the links present on the parking page. The Complainant further contends that it attempted to contact the Respondent by sending a cease-and-desist letter, but the Respondent never replied despite of several reminders. If the Respondent had a right or legitimate interest in connection with the disputed domain name, he would have defended its rights by replying to the Complainant's cease-and-desist letter, which was not the case.

Third, the Complainant asserts that the disputed domain name was registered and is being used in bad faith. Concerning the registration in bad faith, the Complainant submits that the Respondent should have known of the Complainant's Trademark when it registered the disputed domain name as the Trademark predates such registration. A quick "AGIPI" trademark search would have revealed to the Respondent the existence of the Complainant and its AGIPI Trademark. Even supposing that the Respondent was not aware of the possibility of searching trademarks online before registering the disputed domain name, a simple search via Google or any other search engine using the keyword "AGIPI" demonstrates that all first results relate to the Complainant. The Complainant contends that the Respondent's failure to respond to the Complainant's cease and desist letter and reminders further reinforces an inference of bad faith.

Concerning the use in bad faith, the Complainant explains that there is little doubts that the Respondent was aware of the Complainant and its Trademark when it used the disputed domain name as the Complainant and its AGIPI Trademark enjoy substantial reputation worldwide. Besides, it used the disputed domain name for directing Internet users to a website containing PPC links to insurance services, which are similar to the services offered by the Complainant and its competitors. By doing so, the Respondent is taking undue advantage of the Complainant's AGIPI Trademark to generate profits. The use of a domain name to point to a website that offers sponsored links to other websites providing services which are similar to those offered by a complainant's own website is evidence of bad faith.

B. Respondent

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

6. Discussion and Findings

Dealing with the Respondent's failure to file a response to the Complaint, paragraph 14(b) of the Rules provides that if a party, in the absence of exceptional circumstances, does not comply with a provision of, or requirement under these Rules, the panel shall be entitled to draw such inferences from this omission, as it considers appropriate.

Paragraph 4(a) of the Policy provides that the Complainant proves each of the following three elements to succeed in its Complaint:

- (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 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 Selected UDRP Questions, Third Edition (["WIPO Overview 3.0"](#)), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The entirety of the AGIPI Trademark is reproduced within the disputed domain name, with no addition or alteration. Accordingly, the disputed domain name is identical to the Trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Further, the country code Top-Level Domain (“ccTLD”) “.co” is a standard registration requirement and does not prevent the disputed domain name from being identical to the AGIPI Trademark. [WIPO Overview 3.0](#), section 1.11.1.

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 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 3.0](#), 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.

The Respondent is not licensed by, nor affiliated with, the Complainant in any way. There is no evidence that the Respondent is commonly known by the disputed domain name, nor is there any evidence of use or demonstrable preparations to use the disputed domain name for a bona fide offering of goods or services. There is no evidence of legitimate noncommercial or fair use of the disputed domain name, either. On the contrary, the Panel notes that the disputed domain name reproduces the AGIPI Trademark in its entirety with no addition or alteration. As a result, the disputed domain name carries a risk of implied affiliation, which cannot constitute fair use as it suggests sponsorship or endorsement by the Complainant. The registration of the disputed domain name affirms the Respondent’s intention of taking unfair advantage of the risk of confusion between the disputed domain name and the Complainant’s AGIPI Trademark for offering links to insurance services (similar to those provided by the Complainant), thereby using the Complainant’s reputation on the financial market and misleading Internet users. The Respondent likely derives PPC revenue from the links present on the parking page under the disputed domain name. This confirms that there is no use, nor preparations to use, of the disputed domain name in connection with a bona fide offering of goods or services. The Panel also notes that the disputed domain name is very similar to the Complainant’s domain name <agipi.com> as the only difference is the ccTLD “.co” (as a result, only one letter differs between the two domain names). This reinforces the risk of misleading affiliation. Finally, UDRP panels have found that domain names identical to a complainant’s trademark carry a high risk of implied affiliation. [WIPO Overview 3.0](#), section 2.5.1.

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.

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

Concerning the registration in bad faith, the Panel notes that the disputed domain name is identical to the Complainant's AGIPI Trademark. As a result, the disputed domain name, if again put in use, would likely confuse Internet users into believing that the Respondent is affiliated with, or endorsed by, the Complainant. It is also worth noting that the disputed domain name is highly similar to the <agipi.com> domain name used by the Complainant for its official website, which reinforces the risk of implied affiliation. In the circumstances, and in the absence of any explanation from the Respondent for its choice of the disputed domain name, the Panel can reasonably infer that the Respondent registered the disputed domain name in the knowledge of the Complainant's Trademark and with the intention of taking unfair advantage of the goodwill attached to it by causing confusion among Internet users. [WIPO Overview 3.0](#), section 3.2.1.

The Panel also notes that a quick search for the term "agipi" online would have revealed to the Respondent the existence of the Complainant and its AGIPI Trademark. As a result, the Panel finds that the Respondent was more likely than not aware of the Complainant's Trademark at the time of the registration of the disputed domain name. [WIPO Overview 3.0](#), section 3.2.2.

Concerning the use in bad faith of the disputed domain name, the Panel notes that the disputed domain name resolves to a website containing links to insurance services, which is the core business of the Complainant. The AGIPI Trademark is not descriptive or evocative of insurance services. This confirms that the Respondent likely knew about the Complainant and its AGIPI Trademark. By registering and using the disputed domain name, the Respondent has sought to create a misleading impression of association with the Complainant. The Respondent has used the disputed domain name to abusively attract Internet users on its website, and said website contains (presumably) PPC links to other websites offering competing products and services, thereby using the Complainant's reputation in the field of financial services.

Currently, the disputed domain name is passively held. Panels have found that the non-use of a domain name would not prevent a finding of bad faith under the doctrine of passive holding. Having reviewed the available record, the Panel finds the non-use of the disputed domain name does not prevent a finding of bad faith in the circumstances of this proceeding. Although panelists will look at the totality of the circumstances in each case, factors that have been considered relevant in applying the passive holding doctrine include: (i) the degree of distinctiveness or reputation of the complainant's mark, (ii) the failure of the respondent to submit a response or to provide any evidence of actual or contemplated good-faith use, and (iii) the respondent's concealing its identity or use of false contact details (noted to be in breach of its registration agreement) and (iv) the implausibility of any good faith use to which the domain name may be put. [WIPO Overview 3.0](#), section 3.3.

Having reviewed the available record, the Panel notes the distinctiveness of the Complainant's Trademark and the composition of the disputed domain name, the failure of the Respondent to submit a response and the Respondent's concealing its identity. The Panel finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

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

Based on the available record, 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 <agipi.co> be transferred to the Complainant.

/Mireille Buydens/

Mireille Buydens

Sole Panelist

Date: November 10, 2025