ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

# ADMINISTRATIVE PANEL DECISION
CAC Holdings, LLC v. Skibi Kaku
Case No. DCO2026-0018

## 1. The Parties

Complainant is CAC Holdings, LLC, United States of America ("United States"), represented by Com Laude Limited, United Kingdom.

Respondent is Skibi Kaku, United States.

## 2. The Domain Name and Registrar

The Disputed Domain Name <cacgroup.co> is registered with NameCheap, Inc. (the "Registrar").

## 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on February 18, 2026. On February 19, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On February 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 Complainant on February 20, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on February 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 Respondent of the Complaint, and the proceedings commenced on February 24, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 16, 2026. Respondent sent email communications to the Center respectively on February 24, 2026, and February 26, 2026. Accordingly, the Center notified the Parties of the Commencement of Panel Appointment Process on March 18, 2026.

The Center appointed Richard W. Page as the sole panelist in this matter on March 20, 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, CAC Holdings, LLC, is incorporated in the State of Alabama, United States and, with its licensed subsidiaries, forms CAC Group. Complainant notes that CAC is the abbreviation for Cobbs Allen Capital. On December 2, 2025, Complainant and The Baldwin Group agreed on a USD 1.03 billion insurance brokerage merger. The merger was completed on January 2, 2026.

CAC Group, through its licensed subsidiaries, is a leading insurance broker and advisor that provides expertise and placement capabilities across the spectrum of insurance and capital markets. CAC Group subsidiaries include: Cobbs Allen Capital, LLC (CAC Specialty), an industry leading specialty broker; Cobbs Allen & Hall, Incorporated (CAC Agency), a property and casualty, personal lines and employee benefits broker; and CAC Capital, a structured solutions unit involved in insurance and capital markets.

Complainant's predecessor, John G. Smith Co., was founded in 1887 in Alabama, and was later renamed to Cobbs, Allen & Hall. This ultimately led to the launch of CAC Specialty in 2019, which itself laid the groundwork for what would become CAC Group.

Complainant is the owner of several registrations for its "CAC Mark" all of which include the term "CAC," including without limitation the following:

United States Registration No. 6160342 for CAC registered September 22, 2020, in class 36;

United States Registration No. 6160341 for CAC SPECIALTY registered September 22, 2020, in class 36; and

United Kingdom Registration No. UK00003460452 for CAC SPECIALTY registered August 7, 2020 in class 36;

Complainant's main domain name is <cacgroup.com> which is used for, inter alia, corporate emails and its main corporate website.

The Disputed Domain Name was registered on December 22, 2025, and does not resolve to an active website. The Disputed Domain Name is enrolled in a mail exchange (MX) allowing for the sending and receiving of email.

## 5. Parties' Contentions

### A. Complainant

Complainant contends that it has unregistered trademark rights in CAC GROUP ("the CAC GROUP Mark") in addition to its registered rights in the CAC Mark. Complainant further contends that the CAC GROUP Mark has become a distinctive identifier, at least within its industry. Complainant further contends that it has conducted searches for the term "cac group" using the popular search engines Google and Bing and observes that all results, at least of the first pages, pertain exclusively to Complainant and its activities.

Complainant further contends that it rebranded itself with the CAC GROUP Mark in 2024 and since then has been actively using <cacgroup.com> to host its corporate website and email services.

Complainant further contends that in 2024 Complainant was ranked 36th on the Business Insurance 2024 Top 100 largest United States brokers list, which it improved to 35th rank in 2025.

Complainant further contends that the Disputed Domain Name incorporates the CAC Mark in its entirety combined with the dictionary word "group." Since Complainant is also known as CAC GROUP, the addition of the term "group" adds to the confusing similarity. Furthermore, the Disputed Domain Name is identical to Complainant's unregistered CAC GROUP Mark.

Complainant submits that Respondent has targeted Complainant's CAC GROUP unregistered mark by registering the Disputed Domain Name <cacgroup.co> and using it to send phishing emails, impersonating an employee of Complainant. Complainant further submits that Respondent's targeting of the CAC GROUP Mark, also infringes Complainant's rights in the CAC Mark.

Complainant further submits that registration of the CAC Mark pre-dates the registration of the Disputed Domain Name by more than five years.

Complainant further submits that it has found no evidence that Respondent has been commonly known as CAC or CAC GROUP prior to or after the registration of the Disputed Domain Name.

Complainant further submits that Respondent is not a licensee of Complaint nor received any permission, consent or acquiescence from Complainant to use its CAC Mark or its CAC GROUP Mark in association with the registration of the Disputed Domain Name or in any domain name, service, or product.

Complainant further submits that shortly after registration of the Disputed Domain Name, Complainant received an alert from one of its business partners that it had received a phishing email sent from the Disputed Domain Name. Within the phishing email, Respondent impersonated one of Complainant's employees, purportedly alerting Complainant's business partner to changes in the payment process and attaching a fraudulent invoice in an attempt to secure a transfer of monies to Respondent. Fortunately, Complainant's business partner noticed that the email was sent from the Disputed Domain Name and not from Complainant's official domain name.

Complainant further submits that there is no conceivable use to which the Disputed Domain Name could be put now, or in the future, that would confer any legitimate rights or interests upon Respondent,

Complainant alleges that Respondent's registration and use of the Disputed Domain Name is in bad faith, as a violation of paragraph 4(b)(iii) of the Policy and as illegitimate phishing.

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

**B. Respondent**

Respondent sent emails to the Center on February 24 and 26, 2026, asking for clarification then demanding payment. The emails contained no content regarding Complainant's contentions.

## 6. Discussion and Findings

Paragraph 15(a) of the Rules instructs the Panel as to the principles the Panel is to use in determining the dispute: "A Panel shall decide a complaint on the basis of the statements and documents submitted in accordance with the Policy, these Rules, and any rules and principles of law that it deems applicable."

Even though Respondent has failed to file a Response or to contest Complainant's assertions, the Panel will review the evidence proffered by Complainant to verify that the three essential elements of the claims are met. WIPO Overview of WIPO Panel Views on UDRP Questions ("WIPO Overview 3.1"), section 4.3.

Paragraph 4(a) of the Policy directs that Complainant must prove each of the following three elements:

i) that the Disputed Domain Name registered by Respondent is identical or confusingly similar to the CAC Mark in which Complainant has rights; and,

ii) that Respondent has no rights or legitimate interests in respect of the Disputed Domain Name; and,

iii) that the Disputed Domain Name has been registered and is being used in bad faith.

**A. Identical or Confusingly Similar**

WIPO Overview 3.1, section 1.2.1 states that registration of the CAC Mark is prima facie evidence of Complainant having enforceable rights in the CAC Mark.

Complainant has shown rights in respect of the CAC Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

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 CAC Mark and the Disputed Domain Name. WIPO Overview 3.1, section 1.7.

The entirety of the CAC Mark is reproduced within the Disputed Domain Name. Accordingly, the Disputed Domain Name is confusingly similar to the CAC Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

Although the addition of other terms, here the term “group,” may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the Disputed Domain Name and the CAC Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

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

**B. Rights or Legitimate Interests**

Paragraph 4(c) of the Policy allows three nonexclusive methods for the Panel to conclude that Respondent has rights or a legitimate interest in the Disputed Domain Name:

(i) before any notice to you [Respondent] of the dispute, your use of, or demonstrable preparations to use, the Disputed Domain Name or a name corresponding to the Disputed 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 Disputed 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 Disputed Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the CAC Mark.

Although the overall burden of proof in UDRP proceedings is on Complainant, panels have recognized that proving that Respondent lacks rights or legitimate interests in the Disputed Domain Name may result in the difficult task of “proving a negative”, requiring information that is often primarily within the knowledge or control of Respondent. As such, where Complainant makes out a prima facie case that Respondent lacks rights or legitimate interests, the burden of production on this element shifts to Respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the Disputed Domain Name (although the burden of proof always remains on Complainant). If Respondent fails to come forward with such relevant evidence, 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 Disputed Domain Name. 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 Disputed Domain Name such as those enumerated in the Policy or otherwise.

Panels have held that the use of the Disputed Domain Name for illegitimate activity, here claimed as phishing and impersonation/passing off, can never confer rights or legitimate interests on Respondent. WIPO Overview 3.1, section 2.13.1.

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

**C. Registered and Used in Bad Faith**

Paragraph 4(b) of the Policy sets forth four nonexclusive criteria for Complainant to show bad faith registration and use of the Disputed Domain Name:

(i) circumstances indicating that you [Respondent] have registered or you have acquired the Disputed Domain Name primarily for the purpose of selling, renting, or otherwise transferring the Disputed Domain Name registration to Complainant who is the owner of the CAC Mark or to a competitor of Complainant, for valuable consideration in excess of your documented out-of-pocket costs directly related to the Disputed Domain Name; or

(ii) you [Respondent] have registered the Disputed Domain Name in order to prevent the owner of the CAC Mark from reflecting the CAC Mark in a corresponding domain name, provided that you have engaged in a pattern of such conduct; or

(iii) you [Respondent] have registered the Disputed Domain Name primarily for the purpose of disrupting the business of a competitor; or

(iv) by using the Disputed Domain Name, you [Respondent] have intentionally attempted to attract, for commercial gain, Internet users to your website or other online location, by creating a likelihood of confusion with the CAC Mark as to the source, sponsorship, affiliation, or endorsement of your website or location or of a product on your website or location.

In the present case, the Panel finds that Respondent has violated paragraph 4(b)(iv) of the Policy.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that the Disputed Domain Name was registered and used in bad faith, but other circumstances may be relevant in assessing whether Respondent's registration and use of the Disputed Domain Name is in bad faith. WIPO Overview 3.1, section 3.2.1.

Panels have held that the use of the Disputed Domain Name for illegitimate activity, here claimed to be phishing and impersonation/passing off, constitute bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds Respondent's registration and use of the Disputed Domain Name constitutes bad faith under the Policy.

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 Disputed Domain Name <cacgroup.co> be transferred to Complainant.

*/Richard W. Page/*
**Richard W. Page**
Sole Panelist
Date: April 1, 2026