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**BEFORE THE SOLE ARBITRATOR UNDER THE .IN DOMAIN NAME DISPUTE¹
RESOLUTION POLICY
INDRP ARBITRATION**

THE NATIONAL INTERNET EXCHANGE OF INDIA

[NIXI]

INDRP Case No: 1381

ARBITRAL TRIBUNAL CONSISTING OF

SOLE ARBITRATOR

DR. SHEETAL VOHRA, LLB, LLM, PHD (LAW)

ADVOCATE, DELHI HIGH COURT

COMPLAINT UNDER .IN DOMAIN NAME DISPUTE RESOLUTION POLICY

IN THE MATTER OF

State Farm Mutual Automobile
Insurance Company
One State Farm Plaza, A-3
Bloomington, Illinois 61710

(Complainant)

VERSUS

Naresh Insurance Guide
Tonk, Rajasthan, IN 304801

(Respondent)

ARBITRATION AWARD

COMPLAINT REGARDING DISPUTED DOMAIN NAME

<STATEFARMINSURANCE.IN>

Sheetal vohra

**COMPLAINT IN ACCORDANCE WITH
.IN DOMAIN NAME DISPUTE RESOLUTION POLICY
(INDRP)**

- I. This Complaint has been submitted for decision in accordance with the .IN Domain Name Dispute Resolution Policy (INDRP) and INDRP Rules of Procedure (Rule 3(b)(i)) and details of parties is given herein below:-

1. **COMPLAINANT INFORMATION** - Rule 4(b)(ii): The Complainant in this administrative proceeding is State Farm Mutual Automobile Insurance Company (hereinafter referred to as the 'Complainant')

[a.] Name: State Farm Mutual Automobile Insurance Company
[b.] Address: One State Farm Plaza, A-3, Bloomington, Illinois 61710
[c.] Telephone: 309-763-4009
[d.] Fax: 309-766-4909
[e.] E-Mail: home.law-internetcd.681e00@statefarm.com

Complainant's preferred contact person for correspondence relating to this case:

Name: R. William Beard, Jr., Slayden Grubert Beard PLLC, 401
Address: Congress Avenue, Suite 1650 Austin, Texas 78701
Email: wbeard@sbgfirm.com
Telephone: 512-402-3556
Contact Fax: 512.402.6865

2. **RESPONDENT INFORMATION** - Rule 4(b)(iii): The Respondent in this administrative proceeding is Naresh Insurance Guide(hereinafter referred to as the 'Complainant')

Shree Naresh

Name: Naresh Insurance Guide
Address: Tonk
Tonk, Rajasthan 304801
INDIA
Telephone: (91)123456789
Fax: unknown
E-Mail: statefarmguide@gmail.com

II. DISPUTED DOMAIN NAME(S) AND REGISTRAR - Rule 4(b)(iv):

- The domain name which is the subject of this Complaint: statefarminurance.in
- The domain name Registrar is : GODADDY.COM, LLC, IANA ID: 146, URL: www.godaddy.com

III. PROCEDURAL HISTORY

March 30th 2021 : Date of Complaint

May 27th 2021 : The .IN REGISTRY appointed Dr. Sheetal Vohra as Sole Arbitrator from its panel as per paragraph 5 (b) of INDRP Rules of Procedure after taking a signed statement of acceptance and declaration of impartiality and independence.

May 28th 2021 : Arbitral proceedings were commenced by sending notice to Respondent through e-mail as per Paragraph 4 (c) of INDRP Rules of Procedure, marking copy of the same to Complainant's authorized representative and to the .IN REGISTRY to file response within 15 days of receipt of same.

As the Respondent failed to file his response within the

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stipulated 15 days' time period intimated to all parties, the ⁴
instant award is being passed

IV. FACTUAL AND LEGAL GROUNDS

(Rule 3(b)(vi))




The factual and legal grounds given by Complaint are given herein below:

1. **TRADEMARK(S)** - Rule 4(b)(v)




The Complainant has submitted that it is headquartered in Bloomington, Illinois USA and is one of the world's largest personal property insurance companies. The Complainant has submitted that it is internationally known for doing insurance business under the name "State Farm" since 1930. The Complainant has submitted that it has continuously used the trademark in commerce since that time. The Complainant has submitted that in 1999, it opened a U.S. Federally Chartered Bank known as State Farm Bank. The Complainant has submitted that it now engages in both the insurance and the financial services industries. The Complainant has submitted that it also has established an internationally recognized presence on televised and other media.

The Complainant has submitted that it owns registered marks that include the phrase "State Farm" including, but not limited to, the registrations identified below. The Complainant has submitted that it owns hundreds of U.S. trademark registrations including the phrase "STATE FARM". The Complainant has submitted that in Canada, the Complainant has registered the State Farm 3 oval logo; State Farm; State Farm Companies Foundation; State Farm Insurance, statefarm.com, statefarm.ca, and others. The Complainant has submitted that in the European Community and Mexico, the Complainant's logo is registered. The Complainant has submitted that some of the Complainant's registrations for trademarks/service marks in countries around the world include the following:

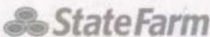
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TRADEMARK / SERVICE MARK	REG. NUMBER	GOODS/SERVICES
STATE FARM	U.S. 5271354	IC 036. US 100 101 102. G & S: Underwriting auto, homeowners, life and fire insurance; Servicing, namely, insurance administration in the fields of auto, homeowners, life and fire insurance.
	U.S. 1087834	IC 036. US 102. G & S: UNDERWRITING LIFE, CASUALTY AND FIRE INSURANCE BUSINESS.
	U.S. 4227731	IC 036. US 100 101 102. G & S: Insurance underwriting services in the fields of auto, home, health, life, and fire; providing banking services; mutual fund investments; financial analysis and consultation.
	U.S. 4211626	IC 036. US 100 101 102. G & S: insurance underwriting services in the fields of auto, home, health, life, and fire; providing banking services; mutual fund investments; financial analysis and consultation.
STATEFARM.COM	U.S. 2450890	IC 042. US 100 101. G & S: providing interactive databases in the field of general, local, international news, namely; accident prevention, safety and consumer awareness.
STATEFARM.COM	U.S. 2444341	IC 038. US 100 101 104. G & S: electronic mail services and providing on-line electronic bulletin boards for transmission of messages among computer users in the fields of financial services and underwriting and servicing in the fields of auto, homeowners, life, health, and fire insurance,

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		accident prevention, safety, and consumer awareness.
STATEFARM.COM	U.S. 2444342	IC 036. US 100 101 102. G & S: providing on-line financial services; and providing on-line underwriting and servicing in the fields of auto, homeowners, life, health and fire insurance.
 State Farm	Canada TMA840363	IC 036. Underwriting of auto, casualty, life, health, and fire insurance and providing financial services, namely, mutual fund investment services, financial analysis and consultation services, and automobile financing services.
 State Farm	Canada TMA849431	IC 036. Underwriting of auto, casualty, life, health, and fire insurance and providing financial services, namely, mutual fund investment services, financial analysis and consultation services, and automobile financing services.
STATE FARM	Mexico 597332	IC 042. Online Electronic Information Services
STATE FARM	Mexico 597331	IC 036. Insurance Services.
 State Farm	Mexico 1327958	IC 036. Insurance subscription services in the car, home, health, life and fire fields; Providing bank services; Common investment funds; Providing financial analysis and consultation services.

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	<p>Europe 010501997</p>	<p>IC 036. Insurance underwriting services in the fields of auto, home, health, life and fire; providing banking services; mutual fund investments; financial analysis and consultation.</p>
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The Complainant has submitted that it owns additional registrations for trademark/service marks including, but not limited to: State Farm Bank, State Farm Bank logo, State Farm Catastrophe Services, State Farm Center, State Farm Companies Foundation, State Farm HomeIndex, State Farm Loyalty Rewards, State Farm Mutual Funds, State Farm Dollars, State Farm Neighborhood Assist, and State Farm Neighborhood Sessions.

2. The Complainant has submitted that it introduced its Internet web presence in 1995 using the domain name statefarm.com. The Complainant has submitted that on its website, the Complainant offers detailed information relating to a variety of topics that include its insurance and financial service products, consumer information, and information about its independent contractor agents. State Farm has expended substantial time, effort and funds to develop its website as a primary source of Internet information for the products, services and information provided by State Farm. State Farm incorporates much of its television, social media, and billboard advertising material into its website content. For example, during the 2021 NFL Super Bowl, State Farm broadcast a television commercial featuring Patrick Mahomes, Aaron Rogers, Drake, and "Jake from State Farm." This commercial is also featured at www.statefarm.com.



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3. LEGAL GROUNDS - Rule 4(b)(vi)

The Complainant has based its Complaint on the following legal grounds:

(i) **Respondent's Domain Name Is Identical and/or Confusingly Similar**

The Complainant has submitted that the disputed domain name (statefarminsurance.in) contains Complainant's trademark "STATE FARM" in an identical form as well as the descriptive indication "insurance" referring to the primary field of business in which Complainant State Farm is active. In its entirety, the disputed domain name (statefarminsurance.in) also corresponds to the words displayed in State Farm's logo, which has been in widespread use since the 1970s.



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The Complainant has submitted that due to the high reputation of the "STATE FARM" trademark, the public will automatically recognize the contested domain name (statefarminsurance.in) and will associate this domain name with the Complainant State Farm. The internet users will think this domain name and the corresponding website belong to Complainant State Farm who will be further believed to be providing services under the mark "STATE FARM" in the field of insurance. Consequently, the Internet users will have the false impression that the corresponding address (statefarminsurance.in) is an official Internet address of the Complainant State Farm.

The Complainant has submitted that mere addition of the word "insurance" followed by the ccTLD ".in" does not remove the distinctiveness of the "STATE FARM" Trademark. The Complainant has relied on *Google, Inc. Vs. Vinit Keshav*, Case No. INDRP/940; *Nike Inc. and Nike Innovative C.V. v. Zhaxia*, Case No. INDRP/804; and *Santa fe Moving Service Private Limited v. Achyut Khare*, Case No. INDRP/886.

(ii) Respondent Is Ineligible for Rights or Legitimate Rights in the Disputed Domain Name

The Complainant has submitted that the Respondent Naresh Insurance Guide has no right or legitimate interest in the disputed domain name. The Respondent is not associated with, affiliated with or sponsored by Complainant State Farm. The Complainant has submitted that it did not authorize the Respondent to register the domain name or to use the "STATE FARM" trademark for the Respondent's business purposes.

The Complainant has submitted that the Respondent, Naresh Insurance Guide has intentionally attempted to attract internet users to its website by creating a likelihood of confusion with the Complainant's name and mark as to the source and affiliation of the website and the disputed domain name (statefarminsurance.in) is likely to be linked to the services being offered

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there to wrongfully generate revenue as a result of the confusing nature of the domain name. For example, the Respondent Naresh Insurance Guide has copied State Farm's advertising content directly onto the website at the disputed domain name (statefarminsurance.in).

The Complainant has submitted that the Respondent, Naresh Insurance Guide simply has made no attempt or effort to make a legitimate use of the disputed domain name (statefarminsurance.in). The Complainant has submitted that quite the opposite, the Respondent Naresh Insurance Guide has attempted to pass itself off as Complainant State Farm for purposes of selling insurance products to confused internet customers, or worse yet, to simply defraud internet customers. The Complainant has submitted that the Respondent Naresh Insurance Guide cannot make any legitimate, non-commercial or fair use of the disputed domain name (statefarminsurance.in) and there is nothing to suggest that the Respondent would not aim at misleadingly diverting consumers or at tarnishing State Farm's trademark and good will. The Complainant has submitted that clearly, the domain name was selected by the Respondent Naresh Insurance Guide with the intent to attract the Internet users for illegitimate purposes and to cause damage to the Complainant, State Farm.

(iii) The Impugned Domain Name Is Being Registered and/or Used In Bad Faith

The Complainant has submitted that the only reasonable conclusion is that Respondent Naresh Insurance Guide is acting in bad faith. First, Respondent Naresh Insurance Guide has registered the disputed domain name (statefarminsurance.in) to be identical to the "STATE FARM" trademark and reference to Complainant's insurance business. The Complainant has submitted that secondly, the Respondent Naresh Insurance Guide has copied Complainant's advertising material onto the website. The Complainant has submitted that clearly, the Respondent, Naresh Insurance Guide has used the disputed domain name (statefarminsurance.in) to intentionally attract internet users by creating a likelihood of confusion with the "STATE FARM" trademark in an attempt to

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take undue / unfair advantage of Complainant State Farm's goodwill and reputation. The Complainant has submitted that this is evidence of bad faith. The Complainant has placed reliance on *Siemens AG v. Tech Narayana Software Pvt. Ltd.*, Case No. INDRP/1260.

V. REMEDY SOUGHT - Rule 4(b)(vii)

In accordance to the reasons described above, the Complainant has requested the Arbitrator / Administrative Panel appointed in this administrative proceedings to direct the .IN Registry of the NIXI to transfer the domain name "WWW.STATEFARMINSURANCE.IN" to the Complainant State Farm.

VI. OTHER LEGAL PROCEEDINGS - Rule 4(b)(viii)

The Complainant has submitted that there is No other proceedings that have been commenced or terminated in connection with or relating to the Domain Name.

VII. STATEMENTS - Rule 4(b)(ix)

The Complainant has certified and undertaken that by submitting the Complaint agrees to the settlement of the dispute, regarding the domain name which is the object of the Complaint by final and binding arbitration in India conducted in accordance with the Arbitration & Conciliation Act, 1996 amended as per the Arbitration and Conciliation (Amendment) Act, 2015 read with the Arbitration & Conciliation Rules, the .IN Domain Name Dispute Resolution Policy of .IN Registry; Rules of Procedure and any by-laws, rules or guidelines framed there under, as amended from time to time.

The Complainant has agreed that its claims and remedies concerning the registration of the domain name, the dispute, or the dispute's resolution shall be solely against the domain-name holder and it waives all such claims and remedies against the .IN REGISTRY, as well as their directors, officers, employees, and agents and the arbitrator who will hear the dispute.

The Complainant by submitting this Complaint agrees that the decision of the Arbitrator to be appointed in this matter may be made public and may be published on the website

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including without limitation other forms of publication of the .IN REGISTRY.

Complainant certifies that the information contained in this Complaint is to the best of Complainant's knowledge and is complete and accurate, also that this Complaint is not being presented for any improper purpose, such as to harass the Respondent etc.

VIII. ANNEXURES - Rule 4(b)(x)

Documentary evidence attached with the Complaint is as follows:

Exhibit A - U.S. Registration Certificate 5271354 from uspto.gov

Exhibit B - U.S. Registration Certificate 1087834 from uspto.gov

Exhibit C - U.S. Registration Certificate 4227731 from uspto.gov

Exhibit D - U.S. Registration Certificate 4211626 from uspto.gov

Exhibit E - U.S. Registration Certificate 2450890 from uspto.gov

Exhibit F - U.S. Registration Certificate 2444341 from uspto.gov

Exhibit G - U.S. Registration Certificate 2444342 from uspto.gov

Exhibit H - Canada Registration TMA840363 info from wipo.int

Exhibit I - Canada Registration TMA849431 info from wipo.int

Exhibit J - Mexico Registration 597332 info from wipo.int Exhibit K - Mexico

Registration 597331 info from wipo.int Exhibit L - Mexico Registration 1327958 info

from wipo.int Exhibit M - Europe Registration 010501997 info from wipo.int

Exhibit N - Screenshot taken from statefarm.com on March 19, 2021. Exhibit O -

Screenshot taken from statefarminsurance.in on March 8, 2021

IX. DISCUSSION AND FINDINGS:

I have given considerable thought to the totality of the circumstances in this case and considered all relevant factors 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 implausibility of any good faith use to which the domain name

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may be put. I thereafter have no hesitation to hold that in the present case, all factors are satisfied.

I have gone through all the case laws cited by the Complainant as well as the Annexures / Exhibits filed with the Complaint.

I note that despite the Complaint being served on the Respondent, the Respondent has preferred not to file any reply or put forth any reply. The Respondent has failed to even otherwise come forward with any actual or contemplated good-faith use of the Domain Name the Respondent 'knew or should have known' of the registration and use of the Complainant's well-known trademarks and trade name prior to registering the disputed domain name <statefarminsurance.in>.

I note that Complainant is internationally known for doing insurance business under the name "State Farm" since 1930 and has continuously used the trademark in commerce since that time. The Complainant has trademark registrations for STATE FARM or for marks which have STATE FARM as dominant and prominent part in foreign jurisdictions such as United States, Canada, Mexico and Europe. On perusing US Registration Certificate No. 5,271,354, I find that First Use in Commerce is stated as 1956. Further, the Complainant introduced its Internet web presence in 1995 using the domain name statefarm.com. On its website, the Complainant offers detailed information relating to a variety of topics that include its insurance and financial service products, consumer information, and information about its independent contractor agents. The Complainant has expended substantial time, effort and funds to develop its website as a primary source of Internet information for the products, services and information provided by it. I further note that the Complainant incorporates much of its television, social media, and billboard advertising material into its website content, an example of which is that during the 2021 NFL Super Bowl, the Complainant broadcast a television commercial featuring Patrick Mahomes, Aaron Rogers, Drake, and "Jake from State Farm." This commercial is also featured at www.statefarm.com. This website of the Complainant www.statefarm.com is accessible in India.

I hold that The Respondent's domain name is deceptively similar to the trademark/ trade name and domain name in which the Complainant has rights.

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That the disputed domain name registered by the Respondent incorporates the Complainant's STATE FARM in a deceptively similar fashion. The Respondent has merely added suffixes "INSURANCE" and "IN" which are generic. In fact, these two words add to confusion and deception. Hence, hence it is apparent that adoption and use of "statefarminsurance.in" is *malafide* and dishonest.

That the above instance of use of the Complainant's registered trademark is unauthorized and misleading. The mere presence of the descriptive suffix "INSURANCE" and "IN" right after the Complainant's trademark, "STATE FARM" will not distinguish the Respondent's disputed domain name as it simply amounts to an assertion that the goods and / or services available on this domain is either the Complainant's 'brand' or is licensed by the Complainant. Due to the fame and reputation associated with the trademark STATE FARM, the first impression in the minds of the consumers / end users shall be that the services available on the Respondent's website are provided, authorized, certified, or licensed by the Complainant. It has been held in the case of Lockheed Martin Corporation Vs. Aslam Nadia (INDRP Case No. which held that when the disputed name contains the entirety of the Complainant's trade mark followed by a generic term, the addition of the top-level domain .in will not distinguish the Respondent's disputed domain name.

i) **The Respondent has no rights or legitimate interests in respect of the domain name**

The above-mentioned facts make it evident that the Respondent has no legitimate interest in the disputed domain name, rather the sole purpose of the registration is to misappropriate the reputation associated with the Complainant's registered trademark STATE FARM. The Complainant has not authorized the Respondent to use its trademark/ trade name/trading style. The Respondent has no rights or legitimate interests in the term STATE FARM. "STATE FARM" is the Complainant's registered trademark and has been adopted, registered and used by the Complainant in prior point of time. The trademark is exclusively identified with the Complainant and its services. The Respondent is not a licensee or franchisee of the Complainant and has adopted identical term STATE FARM along with generic terms like "INSURANCE" and "IN" with a view to ride upon the goodwill

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associated with the Complainant's trademark STATE FARM and pass off its goods/services as that of the Complainant.

That Paragraph 7 of the .IN Domain Dispute Resolution Policy (INDRP) provides a list of circumstances any of which is sufficient to demonstrate that the Respondent has rights or legitimate interests in a disputed domain name. In the circumstances narrated above I hold that none of them are applicable to the Respondent in present case, as elaborated hereunder:

I find that the disputed domain name has not been used in connection with *bona fide* offering of goods or services by the Respondent. That the domain name has instead been registered with an intention to offer goods in violation of the trademark rights of the Complainant.

That the Complainant has acquired significant reputation and substantial goodwill in the its prior used and registered trademark STATE FARM . Hence, Respondent has no cause of adoption of an identical trademark or domain name, except in bad faith and with *malafide* intention. Moreover, the Disputed Domain Name was registered subsequently i.e. after date of use and date of registration of trademark and domain name by the Complainant. Hence, the Respondent, therefore, again cannot escape the liability of knowledge of the Complainant and its marks and domain. This also proves that the Respondent has registered and designed the website solely for misleading the consumers. The Respondent has only adopted the domain with the word STATE FARM with the aim to ride on the goodwill of the Complainant. Thus, the question of being known by the domain does not arise in the first place. The Respondent registered the disputed domain name for commercial gain. The Respondent has registered the disputed domain name for unfair use by way of attempting to capitalize on the goodwill and reputation of the Complainant. There is a clear intent for commercial gain to misleadingly divert consumers.

ii) **The disputed domain name has been registered in bad faith**

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Under paragraph 6(iii) of the IN Domain Dispute Resolution Policy (INDRP), if by using the domain name, the Registrant has intentionally attempted to attract Internet users to the Registrant's website or other on-line location, by creating a likelihood of confusion with the Complainant's name or mark as to the source, sponsorship, affiliation, or endorsement of the Registrant's website or location or of a product or service on the Registrant's website or location, it shall be evidence that the Registrant's registration and use of the domain name is in bad faith.

I hold that the disputed domain name is deceptively similar to the Complainant's registered trademark STATE FARM, in which the Respondent cannot have any rights or legitimate interest.

It is clear from the fact that Respondent had registered the disputed domain name for sole purpose of designing the website to mislead consumers. By doing so the Respondent has intentionally attempted create a likelihood of confusion with the Complainant's registered trademark as to the source, sponsorship, affiliation, or endorsement of the disputed domain name. I hold that the trademark STATE FARM, which was adopted and applied by the Complainant well prior to the registration of the disputed domain, makes it extremely unlikely that Respondent created the disputed domain name independently without any knowledge of Complainant's trademark. This view of mine is fortified by the fact that the Complainant provides financial services including insurance services.

That it has been consistently found that the mere registration of a domain name that is identical or confusingly similar to a famous or widely known trademark by an unaffiliated entity can itself create a presumption of bad faith and so it opined about the Respondent's registration of the impugned domain name.

I hold that none of the exemptions provided under paragraph 7 of the .IN Domain Dispute Resolution Policy (INDRP) apply in the present circumstances. The Complainant has not authorized, licensed, or permitted the Respondent to register or use the Domain Name or to use the STATE FARM trademark or phonetic equivalent thereof. The Complainant has prior rights in the trademark STATE

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FARM which precedes the registration of the disputed domain name by the Respondent.

That the Complainant has therefore established a *prima facie* case that the Respondent have no rights and legitimate interests in the disputed domain name and thereby the burden of proof shifts to the Respondent to produce evidence demonstrating rights or legitimate interests in respect of the Domain Name.

For aforesaid reasons, I hold that the registration by the Respondent of the disputed domain name <statefarmininsurance.in> is dishonest and misleading.

I further hold that, the Respondent's registration of the disputed domain name <statefarmininsurance.in> is contrary to and is in violation of paragraph 4 of the INDRP Policy.

iii) In view of all the above facts and well-known legal propositions and legal precedents, I find and hold as under:

- that that the Respondent's domain name is misleading to the acronym of the trademark in which the Complainant has rights.
- that the disputed domain name <statefarmininsurance.in> is identical with the registered trademarks STATE FARM which is registered in foreign jurisdictions other than India.
- that due to the fame of the distinctive and reputation of the trademarks/ domain name/ trading style STATE FARM of the Complainant, the first impression in the minds of the users shall be that the Respondent's website originates from, is associated with, or is sponsored by the Complainant.
- that the Respondent has no rights or legitimate interests in respect of the domain name.
- that none of the exemptions provided under paragraph 7 of the .IN Domain Dispute Resolution Policy (INDRP) apply in the present circumstances.
- that Complainant has not authorized, licensed, or permitted the Respondent to register or use the Domain Name <statefarmininsurance.in>
- that the Complainant has prior rights in the trademark / acronym which

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precedes the registration of the disputed domain name by the Respondent.

- that the Complainant has therefore established a *prima facie* case that the Respondent have no rights and legitimate interests in the disputed domain name and thereby the burden of proof shifts to the Respondent to produce evidence demonstrating rights or legitimate interests in respect of the Domain Name.
- that the disputed domain name has been registered in bad faith
- that the disputed domain name is identical to the acronym of the Complainant's registered trademark in their entirety, in which the Respondent cannot have any rights or legitimate interest.

That I received no Response / Reply to the Complaint on behalf of the Respondent though proper service was affected to the Respondent's email addresses provided and I am satisfied that the Respondent has received the copy of the Complaint as well as the Order and direction of this Tribunal to submit his reply within 15 days of receipt of the Complaint and the email of the Tribunal. I have therefore proceeded only on the basis of available documents and assertions on the law and facts made before me.

X. DECISION

- i. In view of the above facts and circumstances, it is clear that the Complainant has succeeded in its complaint.
- ii. That the .IN Registry of NIXI is hereby directed to transfer the domain name/URL of the Respondent <statefarminsurance.in> to the Complainant;
- iii. In the facts and circumstances of the case no cost or penalty is imposed upon the Respondent. The Award is accordingly passed on this 1st July 2021.

Place: Delhi

Date: 01.07.2021

Dr. Sheetal Vohra
(PHD Law)

Sole Arbitrator

K-62, Jangpura Extension

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