



**CANADIAN INTERNATIONAL INTERNET DISPUTE RESOLUTION CENTRE**  
**DOMAIN NAME DISPUTE**  
**ADMINISTRATIVE PANEL**  
**DECISION**

CIIDRC Case No.:	<b>25210-CDRP</b>	Decision date: <b>September 5, 2025</b>
Disputed Domain Name:	<b>&lt;manulifesolutions.ca&gt;</b>	
Panel:	<b>María Alejandra López García</b>	
Complainant:	<b>The Manufacturer's Life Insurance Company</b>	
Registrant:	<b>Robbie Stewart Dakin</b>	

### 1. PROCEDURAL HISTORY

This matter is a proceeding under the Canadian Dispute Resolution Policy ("CDRP") and the Canadian Dispute Resolution Rules ("Resolution Rules") of the Canadian Internet Registry Authority ("CIRA"). The Canadian International Internet Dispute Resolution Centre ("CIIDRC") is a recognized service provider of the CIRA.

The procedural history of this case was set out in a letter from the CIIDRC to the Panel, as follows:

1. On July 7, 2025, the Complainant filed a Complaint with the CIIDRC according to the CDRP and the Resolution Rules.
2. On July 7, 2025, CIRA was notified of this proceeding. On July 8, 2025, CIRA transmitted an email to CIIDRC, verifying that the registrant of the Disputed Domain Name is Robbie Stewart Dakin (the "Registrant"). CIRA also confirmed that the Disputed Domain Name was placed on a registrar lock and that the registration date was February 5, 2025 (the "Registration Date").
3. According to paragraph 3.2. and 4.4 of the Resolution Rules, CIIDRC confirmed compliance and notified the Registrant of this administrative proceeding, forwarding a Notice of commencement of the administrative proceeding, along with the Complaint (and Annexes), to the disclosed Registrant via email on July 8, 2025.
4. The Registrant failed to submit a response by the due date of July 28, 2025, as per paragraph 5.1 of the Resolution Rules. Accordingly, on July 30, 2025, CIIDRC notified the Respondent Default.

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5. The Complainant in this administrative proceeding has elected a Panel consisting of a single member. CIIDRC appointed María Alejandra López García as a single-member Panel in this matter on August 28, 2025.

## 2. FACTUAL BACKGROUND

The Complainant in this proceeding is a Canadian multinational insurance company and financial services provider headquartered in Toronto, Ontario, named Manufacturer's Life Insurance Company (or "Manulife"). According to the Complainant's assertions, it has approximately 38,000 employees and \$1.4 trillion CAD in assets under management, operates worldwide, serves over 26 million customers, has been in operation for over a century to cultivate an internationally respected brand, and possesses multiple registered and well-known trademarks.

According to the submitted evidence, the Complainant owns the following trademark:

- Canadian Trademark for MANULIFE (word mark), Reg. No. TMA385240, in International Classes 9, 16, 35, 36, 37, 41, and 44, registered on May 31, 1991, and in force until May 31, 2031.

According to the Complainant, it also owns the domain name <manulife.com> registered in February 1994, and <manulife.ca> registered in October 2000.

According to the CIIDRC Registry Verification Response, the disclosed registrant is Robbie Stewart Dakin, a Canadian citizen, located in Toronto, Ontario.

The Disputed Domain Name was registered on February 5, 2025, and resolves to an inactive website with no content on it.

## 3. PARTIES' CONTENTIONS

### 3.1. Complainant Contentions

In relation to paragraph 3.1.a. of the Policy, the Complainant contends in summary that the Disputed Domain Name is confusingly similar to its MANULIFE trademark, that the addition of the term "solutions" does not create a new or unique term or phrase which can be reasonably distinguished from the Complainant. The Complainant is not aware of, nor can they find any other business that goes by this name; that considering the use of the word "solutions" in the financial consulting, insurance, and management industries, it is likely that this additional term serves to increase confusion.

In relation to paragraph 3.1.b. of the Policy, the Complainant contends in summary that the Disputed Domain Name has not been used nor prepared for use for a *bona fide* offering of goods or services; that currently does not resolve, nor is there any record of hosted content on the page; that the Registrant has made no attempt to use the Disputed Domain Name for a legitimate purpose in the last 3 months since it was registered; that it is not

aware of nor can they find any other businesses that commonly go by this name or operate a brand or trade name related to it.

In relation to paragraph 3.1.c. of the Policy, the Complainant contends in summary that the full use of the Complainant's company name with no alteration to distinguish it from the Complainant indicates that the Registrant was aware of Manulife and is attempting to leverage its trademark MANULIFE for its own gain; that the Disputed Domain Name's hosts no content referencing to it in such a way to justify its legitimate use; that the Disputed Domain Name was at one point officially associated with the Complainant's business, further establishing that the Registrant was aware of its prior ownership and registered it in an attempt to disrupt the Complainant's business. Furthermore, the Complainant contends that the immediate registration with a domain reseller suggests that the most likely motive is to sell, rent, license, or otherwise transfer the Disputed Domain Name to the Complainant, and that the Registrant has done so while obfuscating their contact and registration information, which such lack of attribution could be an intended shield in the course of any subversive actions.

### **3.2. Registrant**

The Registrant did not reply to any of the Complainant's contentions. Apart from the Registry Verification Response information, no additional details are available regarding the Respondent's activities.

### **3.3. Remedy Sought**

The Complainant requests that the Disputed Domain Name be transferred to it.

## **4. DISCUSSION AND FINDINGS**

### **4.1. Eligibility**

Paragraph 2 of CIRA Canadian Presence Requirements for Registrants, Version 1.3, establishes that:

“On and after November 8, 2000, only the following individuals and entities will be permitted to apply to CIRA (through a CIRA certified registrar) for the registration of, and to hold and maintain the registration of, a .ca domain name:

4. **Corporation.** A corporation under the laws of Canada or any province or territory of Canada;

17. **Trade-mark registered in Canada.** A Person which does not meet any of the foregoing conditions, but which is the owner of a trade-mark which is the subject of a registration under the Trade-marks Act (Canada) R.S.C. 1985, c.T-13 as amended from time to time, but in this case such permission is limited to an application to register a .ca domain name consisting of or including the exact word component of that registered trade-mark”.

Paragraph 1.4 of the CDRP establishes that:

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“The person initiating a Proceeding (the “Complainant”) must, at the time of submitting a complaint (the “Complaint”), satisfy the Canadian Presence Requirements for Registrants (the “CPR”) in respect of the domain name that is the subject of the Proceeding unless the Complaint relates to a trade-mark registered in the Canadian Intellectual Property Office (“CIPO”) and the Complainant is the owner of the trade-mark.”

The Complainant has provided satisfactory evidence that it is a corporation organized under the laws of Canada, and that owns trademark Rights over the term MANULIFE at the CIPO, i.e., Reg. No. TMA385240, which is reproduced entirely in the Disputed Domain Name.

Therefore, the Complainant satisfies the Canadian Presence Requirements under section 1.4 of the CDRP.

## **4.2. Requirements**

According to paragraph 4.1 of the CDRP, to succeed in the Proceeding, the Complainant must prove, on a balance of probabilities, that:

a) the Registrant’s dot-ca domain name is Confusingly Similar to a Mark in which the Complainant had Rights prior to the date of registration of the domain name and continues to have such Rights; and

b) the Registrant has registered the domain name in bad faith as described in paragraph 3.5;

and the Complainant must provide some evidence that:

c) the Registrant has no legitimate interest in the domain name as described in paragraph 3.4.

Even if the Complainant proves (a) and (b) and provides some evidence of (c), the Registrant will succeed in the Proceeding if the Registrant proves, on a balance of probabilities, that the Registrant has a legitimate interest in the domain name as described in paragraph 3.4.

The Panel will consider each of these requirements in turn.

## **4.3. Analysis**

### **4.3.1 Confusingly Similar**

Having reviewed the very little evidence of this case, the Complainant has proved its trademark Rights over the term MANULIFE in Canada, i.e., MANULIFE (word mark), Reg. No. TMA385240, registered on May 31, 1991, prior to the Disputed Domain Name’s registration date, which was February 5, 2025.

According to paragraph 3.3 of the CDRP, “in determining whether a domain name is “Confusingly Similar” to a Mark, the Panel shall only consider whether the domain name so nearly resembles the Mark in appearance, sound or the ideas suggested by the Mark as to be likely to be mistaken for the Mark”. Also here, the addition

of the term “solutions” does not prevent a finding of confusing similarity between the Disputed Domain Name and the Complainant’s MANULIFE trademark (see by Analogy the WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition (“WIPO Overview 3.0”), section 1.8<sup>1</sup>).

As paragraph 1.2 of the CDRP defines, the country code top-level domain (ccTLD) ‘.ca’, for the purpose of this proceeding, is excluded.

By applying the .CA test, the Panel finds that the Disputed Domain Name is confusingly similar to the Complainant’s MANULIFE trademark.

Therefore, the Complainant has satisfied paragraph 4.1(a) of the CDRP requirement.

#### **4.3.2 Registration in Bad Faith**

According to paragraph 3.5 of the CDRP, for the purposes of paragraphs 3.1(c) and 4.1(b), any of the following circumstances, in particular but without limitation, if found by the Panel to be present, shall be evidence that a Registrant has registered a domain name in bad faith:

- a. the Registrant registered the domain name, or acquired the Registration, primarily for the purpose of selling, renting, licensing or otherwise transferring the Registration to the Complainant, or the Complainant’s licensor or licensee of the Mark, or to a competitor of the Complainant or the licensee or licensor for valuable consideration in excess of the Registrant’s actual costs in registering the domain name, or acquiring the Registration;
- b. the Registrant registered the domain name or acquired the Registration in order to prevent the Complainant, or the Complainant’s licensor or licensee of the Mark, from registering the Mark as a domain name, provided that the Registrant, alone or in concert with one or more additional persons has engaged in a pattern of registering domain names in order to prevent persons who have Rights in Marks from registering the Marks as domain names;
- c. the Registrant registered the domain name or acquired the Registration primarily for the purpose of disrupting the business of the Complainant, or the Complainant’s licensor or licensee of the Mark, who is a competitor of the Registrant; or
- d. the Registrant has intentionally attempted to attract, for commercial gain, Internet users to the Registrant’s website or other on-line location, by creating a likelihood of confusion with the Complainant’s 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.

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<sup>1</sup> “Although WIPO Overview 3.0 addresses the Uniform Domain Name Dispute Resolution Policy (“UDRP”), Paragraph 3.2(l) of the Resolution Rules expressly allows references to “dispute resolution proceedings which apply to domain names registered under any other top-level domain which the Complainant considers persuasive.” (see *Xerox Corporation vs. Mark Cataford*, CIIDRC Case No. 18331-CDRP).

Having reviewed the tight evidence submitted by the Complainant, the Panel finds that:

1. The Complainant asserts that “*Manulife is the largest insurance company in Canada, with approximately 38,000 employees and \$1.4 trillion CAD in assets under management. They operate worldwide, serving over 26 million customers. The Complainant has worked for over a century to cultivate an internationally respected brand and their possesses multiple registered and well-known trademarks, such as CIPO Registration #TMA385240 for their primary trade name.*” However, apart from the reference to the domain names, which seem to belong to the Complainant, given that no Whois records have been provided either (<manulife.com> and <manulife.ca>), the Complainant didn’t produce such evidence before the Panel.
  
2. The Complainant asserts that “*the domain currently does not resolve, nor is there any record of hosted content on the page. The Respondent has made no attempt to use the domain for a legitimate purpose in the last 3 months since it was registered.*” ; “*The domain hosts no content referencing the domain name in such a way to justify legitimate use of the domain.*” Here, the Complainant failed to provide a copy of the Registrant’s website by the time of the filing of the Complaint, as a basic requirement for out-of-court domain name disputes.
  
3. The Complainant asserts that the Complainant’s trademark MANULIFE is well-known; however, and again, the Complainant didn’t provide a single piece of evidence regarding such relevant assertion in these types of cases.
  
4. The Complainant also asserts that “*the domain was at one point officially associated with the Complainant’s business, further establishing that the Respondent is aware of its prior ownership and registered the domain in an attempt to disrupt them. The immediate registration with a domain reseller shows that the most likely motive is to sell, rent, license or otherwise transfer the Registration to the Complainant.” (Underline added). Mere assertions or arguments are not sufficient. None of these assertions has been supported by its proof before the Panel.*

Therefore, although this case may fall into a typical Passive Holding scenario, given the almost absolute lack of substantive evidence, including the very little one required by paragraphs 3.4 and 4.1. of the CDRP, the Panel, based on paragraph 9.1(a),(b),(c) and (d) of the Resolution Rules, finds that the Complainant has not proven its case, including under a balance of probabilities criterion as set out by paragraph 4.1 of the CDRP.

Therefore, the Complainant has not satisfied paragraph 4.1(b) of the CDRP requirement.

## 5. DECISION and ORDER

For the above reasons, in accordance with paragraph 4 of the CDRP, paragraph 12 of the Resolution Rules, the Panel **DISMISSES** the Complaint, without prejudice to be submitted again.

Made as of **September 5, 2025**.

SIGNATURE OF PANEL



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**María Alejandra López García**

