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<.insurance> - A New gTLD Targeting the Insurance Sector



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Industry related generic Top-Level Domain ("gTLD") <.insurance> provides new opportunities and new challenges for online activities in the insurance sector.

New gTLDs are Shaping the Internet

Many new generic Top-Level Domains were launched since 2014, allowing the registration of domain names under a variety of Top-Level Domains, in particular industry-related ones, such as <.shop>, <.restaurant> or <.photography>. As per February 2016, almost 14.5 million new Sub-Level domain names have been delegated under such new gTLDs.

Sub-Level domain names under the new gTLD <.insurance> will soon also become available, a development that appears to be of particular interest for the insurance sector, as it will allow domain names such as <[Yourbrand].insurance> or <[Yourproduct].insurance>. The <.insurance> domain names are currently expected to become generally available in June 2016, preceded by a "sunrise period" (ie, a preferred upfront delegation of domain names to owners of registered trademarks before they become generally available to the public) in May 2016.

Not for Everyone

The operator of the <.insurance> gTLD ([fTLD Registry Services, LLC](#)) was established in 2011 by a coalition of banks, insurance companies, and financial services trade associations from around the world. Already in 2015 this operator launched the (also restricted) gTLD <.bank>. According to the guidelines of the operator, only verified members of the global insurance community (insurance companies, agents/agencies, brokers/brokerages and other equivalents) shall be able to register domain names under the gTLD <.insurance>.

In the general availability phase in June 2016, <.insurance> domain names will be allocated amongst eligible applicants according to the first-come, first-served principle. However, with a respective entry in the Trademark Clearinghouse ("TMCH"), eligible trademark owners can secure their brands as domain names upfront, in the so called "Sunrise-Phase" starting already in May 2016.

The Trademark Clearinghouse

The Trademark Clearinghouse is a tool allowing trademark owners to benefit from specific services, the most relevant of which are *Sunrise-Services* (allowing participation in "Sunrise Periods") and *Claims Services* (notifications to trademark owners when somebody registers a domain name matching the trademark entered in the TMCH).

However, the services of the TMCH only extend to those registered trademarks that have actively been entered into the TMCH. Moreover, the services of the TMCH only relate to domain names that exactly match the (entire) word elements incorporated in the registered domain names.

Trademark Portfolio Strategy

The functionality and benefits of the TMCH trigger domain name and trademark portfolio-related questions, as well as brand enforcement considerations:

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- Which trademarks are to be entered into the TMCH to fit into the overall domain-portfolio and (online) brand (enforcement) strategy?
- Does the current trademark portfolio contain trademark registrations suitable for the desired purpose, or might the portfolio require adaptations?
- Are preventive steps to be taken in order to prevent third parties from registering potentially critical domain names?
- Consider setting up additional domain name monitoring in order to be able to act quickly against further possibly problematic domain names.
- The fact that the TMCH is dependent on a valid trademark registration further requires a close link to the trademark administration docketing system.

Schoenherr consistently provides advice on strategic aspects and organises the entry of trademarks into the TMCH for clients.