

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF KANSAS

Jennifer Lynette Rawlings v. Lockton Affinity, LLC et al.

Rawlings · No. 25-2602-EFM-ADM · Decided March 25, 2026

SUMMARY

The United States District Court for the District of Kansas addresses motions in Jennifer Lynette Rawlings’s suit against Lockton Affinity, LLC and related Lockton companies arising from alleged injuries during an eyelash-extension service. The court denies as moot the motion to proceed in forma pauperis, denies the request for governmental investigations, and partially grants and partially denies the defendants’ motion to dismiss. Counts I, II, and IV against the Lockton Companies are dismissed with prejudice as time-barred, while those claims against Lockton Affinity and the civil RICO claim may proceed.

CASE DETAILS

COURT	United States District Court for the District of Kansas
WRITING FOR THE COURT	Eric F. Melgren
JURISDICTION	United States District Court for the District of Kansas
DECIDED	March 25, 2026
DOCKET	25-2602-EFM-ADM
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff brought negligence, negligent misrepresentation, civil RICO, and civil conspiracy claims. Defendants moved to dismiss under Federal Rules of Civil Procedure 12(b)(1), 12(b)(6), and 8(a)(2). The court denied plaintiff's motions, denied one defense motion as moot, and granted in part and denied in part the operative motion to dismiss.
STANDARD OF REVIEW	On a Rule 12(b)(1) motion, the party invoking federal jurisdiction bears the burden of establishing subject-matter jurisdiction, and the court must dismiss when jurisdiction is lacking. On a Rule 12(b)(6) motion, the court accepts well-pleaded factual allegations as true, construes them in the plaintiff's favor, disregards legal conclusions, and determines whether the complaint states a facially plausible claim. Pro se pleadings are liberally construed but the court does not act as the litigant's advocate.

PRECEDENTIAL VALUE	Unknown; memorandum and order from a federal district court with no reporter citation.
PARTIES	Jennifer Lynette Rawlings v. Lockton Affinity, LLC, Lockton Companies, LLC Pacific Series, Northeast Series of Lockton Companies, LLC, Lockton Financial Advisors, LLC, Lockton Investment Advisors, LLC, Lockton Insurance Brokers Dubai Ltd, Lockton Companies Global LLP, Lockton Companies Australia Pty Ltd, Lockton Companies Singapore Pte Ltd, Lockton Companies (China) Ltd, Lockton Mexico S.A. de C.V., Lockton Companies Brazil Ltda., Lockton Iberia S.A., Southeast Series of Lockton Companies, LLC

TOPICS

motions to dismiss

statute of limitations

res judicata

pleadings

civil procedure

PRACTICE AREAS

civil procedure

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insurance

commercial litigation

QUESTIONS PRESENTED

1. Whether the claims were barred by claim preclusion based on the prior dismissal of Lockton Affinity in Rawlings I.
2. Whether Counts I, II, and IV against the Lockton Companies were barred by Kansas's two-year statute of limitations.
3. Whether the civil RICO claim was barred by the applicable four-year statute of limitations.
4. Whether Rule 15(c) permitted the claims against the Lockton Companies in this new action to relate back to the claims filed in Rawlings I.
5. Whether the Corrected Second Amended Complaint violated Rule 8(a)(2) by failing to provide a short and plain statement of the claims.
6. Whether the court had authority to order or initiate federal and state criminal and civil investigations requested by plaintiff.

HOLDINGS

1. The present suit was not barred by claim preclusion because the prior dismissal of Lockton Affinity for unripeness was without prejudice and was not a final judgment on the merits.
2. Counts I, II, and IV against Lockton Affinity were not barred by the statute of limitations because Kansas's savings statute permitted refiling within six months after the prior action failed otherwise than on the merits.

3. Counts I, II, and IV against the Lockton Companies were barred by the statute of limitations and were dismissed with prejudice.
4. Count III, plaintiff's civil RICO claim, was not barred by the statute of limitations because the action was filed within four years of accrual.
5. The Corrected Second Amended Complaint satisfied Rule 8(a)(2) because it provided a factual recitation describing plaintiff's theory of liability followed by four identifiable claims.
6. The court denied plaintiff's Motion for Order because she failed to provide factual or legal grounds for the requested relief and the court lacked authority to initiate or order criminal investigations or prosecutions.

KEY QUOTATIONS

“Pro se complaints are held to “less stringent standards than formal pleadings drafted by lawyers.””
(Section II)

“Although not a model complaint, Plaintiff includes a factual recitation describing her theory for Defendants’ liability, followed by four neatly delineated and easily identifiable claims.” (Section III.B.3)

FACTUAL BACKGROUND

On February 6, 2023, chemicals entered Rawlings's eyes during an eyelash-extension service in Overland Park, Kansas, causing severe and permanent injury. In a prior action, Rawlings sued various parties, including the eyelash-extension studio, its franchise, and Lockton Affinity, the franchise's insurer; the court dismissed Lockton Affinity because the insurance-related claim was unripe. In this action, she asserted negligence, negligent misrepresentation, civil RICO, and civil conspiracy or aiding-and-abetting claims against Lockton Affinity and thirteen companies sharing the Lockton name.

PROCEDURAL HISTORY

In a prior action, Rawlings I, the court dismissed Lockton Affinity from the case because plaintiff's insurance-related claim was unripe. Plaintiff then filed this action against Lockton Affinity and additional Lockton companies. The court held that the prior dismissal was without prejudice and was not a final judgment on the merits, rejected claim-preclusion arguments, dismissed Counts I, II, and IV against the Lockton Companies as untimely, and allowed the remaining claims to proceed.

DISPOSITION

other

CASES CITED

- Rawlings v. Well Biz Brands, 2025 WL 2549376, at *1–2 (D. Kan. Sep. 4, 2025)
- Haines v. Kerner, 404 U.S. 519, 520 (1972)
- Trackwell v. U.S. Gov’t, 472 F.3d 1242, 1243 (10th Cir. 2007)

- Hall v. Bellmon, 935 F.2d 1106, 1110 (10th Cir. 1991)
- Ramirez v. Dep't of Corr., Colo., 222 F.3d 1238, 1240 (10th Cir. 2000)
- Ashcroft v. Iqbal, 556 U.S. 662, 678–79 (2009)
- In re Syngenta AG MIR 162 Corn Litig., 61 F.4th 1126, 1170 (10th Cir. 2023)
- Siloam Springs Hotel, LLC v. Century Sur. Co., 906 F.3d 926, 931 (10th Cir. 2018)
- Port City Props. v. Union Pac. R.R. Co., 518 F.3d 1186, 1189 (10th Cir. 2008)
- Park Lake Res. Ltd. Liab. v. U.S. Dep't of Agric., 378 F.3d 1132, 1135–36 (10th Cir. 2004)
- Brereton v. Bountiful City Corp., 434 F.3d 1213, 1216 (10th Cir. 2006)
- White v. Graceland Coll. Ctr. for Pro. Dev. & Lifelong Learning, Inc., 2008 WL 508908, at *3 (D. Kan. Feb. 21, 2008)
- Meyer Land & Cattle Co. v. Lincoln Cnty. Conservation Dist., 29 Kan. App. 2d 746, 31 P.3d 970, 976 (2001)
- Dixon v. United States, 185 F.3d 873 (Table), 1999 WL 387188, at *1 (10th Cir. 1999)
- Benge v. United States, 17 F.3d 1286, 1288 (10th Cir. 1994)
- Rotella v. Wood, 528 U.S. 549, 552 (2000)
- Agency Holding Corp. v. Malley-Duff & Assocs., Inc., 483 U.S. 143 (1987)
- Robbins v. Oklahoma, 519 F.3d 1242, 1248 (10th Cir. 2008)
- Meyer v. City of Marion, 776 F. Supp. 3d 991, 1016 (D. Kan. 2025)
- Hayford v. Fed. Bureau of Prisons, 2023 WL 3433962, at *6 (D. Kan. May 12, 2023)
- Howard v. Farmers Ins. Co., Inc., 2019 WL 3302310, at *6 (D. Kan. July 23, 2019)
- Cosgrove v. Kan. Dep't of Soc. & Rehab. Servs., 744 F. Supp. 2d 1178, 1187–88 (D. Kan. 2010)