

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF KANSAS**

**RELIANCE STANDARD LIFE
INSURANCE COMPANY,**

Plaintiff,

v.

MANCY COLEMAN, et al.,

Defendants.

Case No. 2:25-cv-02587-HLT-GEB

ORDER

This is an interpleader action. Plaintiff Reliance Standard Life Insurance Company initiated this case to determine entitlement to \$134,162.69 in life insurance proceeds. There are two named defendants: Mancy Coleman (“Mancy”) and Willie Mae Watson Coleman (“Willie Mae”). This matter comes before the Court on Mancy’s motion for default judgment. Doc. 14. Mancy seeks default judgment in her favor because Willie Mae has failed to appear. For the reasons discussed below, the Court grants the motion and enters default judgment against Willie Mae.

I. BACKGROUND

Plaintiff issued a group life insurance policy to TruGreen Limited Partnership. Doc. 1 at ¶ 6. TruGreen employed decedent George Coleman (“George”). *Id.* ¶ 7. George died on October 13, 2024. *Id.* ¶ 8. The life insurance policy had a total of \$144,900 in coverage. *Id.* ¶ 9. George designated Mancy as the sole beneficiary, and she submitted a claim for the benefits. *Id.* ¶¶ 10-11. Funeral costs were \$7,937.31, and other burial costs were \$2,800. *Id.* ¶¶ 12-14. Mancy assigned those costs to any interest she had in the life insurance proceeds. *Id.*

George’s daughter later challenged Mancy’s claim to the insurance proceeds on grounds that George and Mancy had divorced. *Id.* ¶¶ 15-16. Willie Mae also contacted Plaintiff and stated

that Mancy was not George's legal wife and that she (Willie Mae) was George's legal wife. *Id.* ¶¶ 18-19. George's daughter subsequently disclaimed any interest in the insurance proceeds. *Id.* ¶ 22.

After payment of the funeral and burial costs, there is \$134,162.69 in insurance proceeds remaining. *Id.* ¶ 24. Both Mancy and Willie Mae are potential claimants. *Id.* ¶ 25. Plaintiff therefore filed this interpleader action to determine who is entitled to the funds. *See generally id.* Mancy filed an answer. Doc. 6. Willie Mae waived service, Doc. 5, but has failed to answer. The clerk entered default against Willie Mae on April 23, 2026. Docs. 11-12.¹ Mancy now moves for default judgment against Willie Mae. Docs. 14-15.

II. ANALYSIS

Under Rule 55, a court may enter default judgment against a party who fails to appear or defend a lawsuit. Fed. R. Civ. P. 55(b)(2); *see also State Farm Life Ins. Co. v. Weber*, 2021 WL 719066, at *1 (D. Kan. 2021). "Interpleader defendants can utilize Rule 55 when other parties fail to defend." *Life Ins. Co. of N. Am. v. Jenkins-Dyer*, 2009 WL 1559778, at *1 (D. Kan. 2009). Default judgment is appropriate in an interpleader action where a named interpleader defendant has not answered the complaint to assert a claim to the funds at issue. *See Burton v. Metro. Life Ins. Co.*, 2025 WL 2419603, at *1 (D. Kan. 2025). A defendant who fails to answer forfeits any interest in the funds. *See id.* at *2. In most interpleader cases, a hearing under Rule 55(b)(2) is unnecessary because the amount at issue is certain. *Id.*

Here, Willie Mae signed a waiver of service. Doc. 5. Her answer deadline was December 30, 2025. *Id.* But Willie Mae has not appeared or otherwise filed any pleading in this

¹ Both Mancy and Plaintiff sought entry of default. Docs. 7-8. The Court entered default on both requests. Plaintiff's motion for default judgment was denied without prejudice pending an expected motion by Mancy. Doc. 13.

action. Willie Mae is not a minor, has not been deemed incompetent by a court, and is not in the military. Doc. 15-1. This Court has subject-matter jurisdiction over civil interpleader actions. *See* 28 U.S.C. § 1335(a). The interpleader statute also provides for nationwide service of process, which provides a statutory basis for personal jurisdiction. *Progressive Direct Ins. Co., v. Shelley*, 2026 WL 1897822, at *2 (W.D. Okla. 2026) (citing 28 U.S.C. § 2361). Willie Mae's failure to answer forfeits any interest she has in the insurance proceeds. *See Burton*, 2025 WL 2419603, at *2.

Default judgment against Willie Mae is therefore appropriate. The amount at issue is an amount certain, and thus no hearing is needed. The entry of default judgment terminates Willie Mae's claim to the insurance proceeds. *See State Farm Life Ins. Co. v. Romero*, 2024 WL 3104581, at *2 (D. Kan. 2024).

III. CONCLUSION

IT IS THEREFORE ORDERED that Defendant Mancy Coleman's Motion for Default Judgment (Doc. 14) is GRANTED. The Clerk is directed to enter default judgment against Willie Mae Watson Coleman. Defendant Willie Mae Watson Coleman's claim to the insurance proceeds is terminated.

IT IS FURTHER ORDERED that Plaintiff Reliance Standard Life Insurance Company shall issue payment to Defendant Mancy Coleman. *See* Doc. 10 at 4-5. Upon payment, Plaintiff shall file an appropriate stipulation of dismissal or motion providing for resolution of this action. *See id.*

IT IS SO ORDERED.

Dated: September 1, 2026

/s/ Holly L. Teeter
HOLLY L. TEETER
UNITED STATES DISTRICT JUDGE