

## **Other Sources of Help**

While the Office of the Commissioner of Insurance has jurisdiction over <u>insurance</u>-related matters, we cannot resolve every consumer complaint in the manner hoped for by the consumer. This is more common when the dispute is over a question of fact or the value of property. If we are not able to resolve your dispute, you may try to pursue your case in small claims court or in another court of law.

## **Small Claims Court**

Any individual or corporation doing business in Wisconsin can sue or be sued in small claims court. While small claims court is limited to claims for money of \$10,000 or less, you can choose to limit your suit to only \$10,000 if your damages are more than \$10,000. Claims for money judgments over \$10,000 must be filed in a circuit court.

The rules for small claims court are simpler than rules for other court proceedings. There are filing fees and other related fees that vary by county. You can ask the court to waive the filing and service fees by submitting an Affidavit of Indigency. If you win your case, you may be able to recover the filing fees and certain other fees from the opposing party. Although you are not required to hire an attorney, if the other party has an attorney, your chances of winning may be better if you are represented as well. Even if you do not hire an attorney to represent you in court, you may want to consult with an attorney prior to filing an action.

If the party bringing the suit wins the case, the party who lost usually follows the court's decision without additional legal action. However, if the losing party will not obey the decision, the winning party can take steps through the court process to have the judgement enforced.

Small claims suits must be filed in the county that has jurisdiction over the matter. Specific jurisdictional rules apply to claims involving consumer transactions such as the purchase or lease of goods, property, or services, or a loan of money or credit for personal, family, household, or agricultural purposes (see the Wisconsin Guide to Small Claims Court).

Additional information and a Guide to Small Claims Court are available on the Wisconsin Court System's website at wicourts.gov/publications/guides/smallclaimsguide.htm. To file a small claims suit, contact the clerk of courts of the appropriate county. The Wisconsin Court System website provides links for each county including contact information for the Clerk of Courts. The website also has an interactive process under the eFile/eCourts link, which allows for online filing.

## **Hiring an Attorney**

If you need assistance in finding an attorney, you may call the State Bar of Wisconsin Lawyer Referral and Information Service (LRIS) at 1-800-362-9082 (in Madison 257-4666) or your county bar association.