Construction Claims Management Maturity Framework (CC2MF)

CC2MF is our proprietary framework for assessing the maturity of claims management processes in construction companies, from SMEs to large firms across six areas. This framework provides a clear roadmap for construction firms to **evaluate and improve** their claims management processes, **reducing risks**, **legal exposure**, and **financial losses**.

Maturity Level	Level 1 – Ad-Hoc & Reactive	Level 2 – Basic & Defensive	Level 3 – Structured & Proactive	Level 4 – Integrated & Predictive	Level 5 – AI-Driven & Legally Robust
Legal Compliance	No formal document retention. High risk of lost records, no chain of custody.	Some retention policies, but inconsistently applied. No formal chain of custody.	Defined document retention policies, some legal hold procedures.	Full audit trail, timestamps, automated legal holds, chain of custody tracking.	End-to-end legal preservation—automated legal holds, timestamped approvals, full audit trail.
Data & Documentation	Scattered records, reliance on emails, missing key documents.	Documents stored digitally but unstructured.	Centralised digital storage with access controls.	Fully integrated digital records with structured metadata tagging.	Seamless, legally compliant document management system integrated with financials & project logs.
Claims Strategy & Risk Management	Claims only addressed after disputes arise.	Some risk identification but still reactive.	Claims actively monitored throughout the project.	Claims predicted before escalation, enabling proactive action.	AI-driven insights prevent claims before they materialise.
Process & Governance	No structured workflows—depends on individuals.	Some guidelines, but no real enforcement.	Standardised claims workflow with defined responsibilities.	Enterprise-wide governance, enforced compliance with document control standards.	Full digital governance, compliance automation, self-auditing system.
Technology & Automation	Basic tools, mostly manual tracking.	Some document storage tools, minimal automation.	Digital document management, AI-assisted claim preparation.	AI-driven claim triage, automated document structuring, predictive risk analysis.	AI-powered claims assistant, digital twin simulations, smart contract analysis.
Expertise & Decision-Making	Low in-house expertise, heavy reliance on external legal teams.	Some internal capability but largely reactive.	Internal teams capable of handling routine claims, seeking legal input earlier.	Internal teams leveraging AI-driven insights for strategic claims management.	Data-driven decision-making, real-time risk scoring, minimal reliance on reactive legal intervention.
Key Benefits	High exposure to disputes, frequent surprises, costly legal fees.	Still vulnerable to lost records, late-stage disputes, and high costs.	Stronger document control, fewer lost records, better claim substantiation, reduced legal exposure.	Proactive dispute avoidance, lower legal costs, faster claims resolution, strong audit trail.	Maximum risk control, airtight evidence preservation, fewer disputes, stronger negotiation positions, keeping humans in the loop.

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