

AI in Construction Claims: Solving Real Problems for the People Who Need It Most

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Paul Njonga is an experienced construction claims specialist, forensic quantum expert, and AI innovator with a deep understanding of contract law, dispute resolution, and project management. With a career spanning over a decade, Paul has successfully managed and resolved high-value claims across complex infrastructure, commercial, and residential projects.

AI in construction claims is often positioned as a high-level digital transformation tool, designed to enhance efficiency across entire project lifecycles.

Yet, many of these initiatives fail to deliver meaningful results because they are designed from the top down, without truly addressing the day-to-day operational challenges of claims management.

The reality is that construction claims are built, or lost on the ground level. They are not won through AI-powered dashboards that generate contract insights at board meetings.

Instead, they are shaped by the quantity surveyors, contract administrators, and claims specialists working through complex records, dealing with missing documentation, unstructured data, and reactive dispute resolution. If AI is to make a lasting difference, it must start with those managing the claims first-hand.

The Real Bottleneck: Operational challenges that undermine claims

Construction claims often originate from poor documentation, delayed responses, and fragmented records, but the industry continues to treat these issues as administrative inefficiencies rather than commercial risks.

Consider a scenario where a contractor seeks an extension of time (EOT) due to late access to the site.

The success of this claim depends on clear evidence that:

- The employer failed to grant access by the contractual milestone date.
- The contractor issued timely notices regarding the delay.
- The delay directly impacted the project's critical path.

If AI is introduced at the executive level, the focus may be on data analytics or claims forecasting—neither of which will help when a QS or claims consultant is manually sifting through thousands of emails, RFIs, and daily logs to reconstruct a case for entitlement.

The real challenge isn't identifying that claims exist; it's ensuring that they are fully substantiated with contractual and factual evidence at the right time.

The Turning Point: AI must solve real claims problems

Most AI initiatives fail at the point of adoption because they are built around theoretical efficiency gains rather than real-world claims workflows. AI adoption reaches a turning point when it starts addressing practical pain points, such as:

- Automating the identification of missing notices within contract timelines.
- Extracting cause-and-effect relationships between site events and delays.
- Retrieving fragmented evidence—such as a buried RFI response—that can turn a weak claim into a strong one.

For example, a subcontractor facing liquidated damages might have a valid claim for delay caused by the employer's late approval of a critical design package.

However, if the necessary emails, design change logs, and program updates are scattered across multiple systems, the claims team faces weeks of manual work to reconstruct the evidence.

An AI-driven system should not only retrieve these records but also highlight the contractual breach, align it with contractual clauses, and flag missing documentation before the dispute escalates.

The Future of AI in Claims: From data overload to usable intelligence

A major misconception in AI adoption is that more data automatically leads to better decisions. Construction projects generate an overwhelming volume of documentation, but much of it is unstructured, inconsistently recorded, or disconnected from contractual obligations.

AI initiatives must focus on organising and extracting meaningful insights, not just collecting more data.

In a defective works claim, AI should be able to:

- Isolate the original installation records and material specifications from site reports.
- Retrieve correspondence where defects were first identified.
- Cross-reference remedial cost estimates against industry benchmarks.

This level of intelligence allows claims teams to spend less time on administrative searches and more time on commercial strategy. AI should not replace professionals; it should enhance their ability to apply judgment, strategy, and contractual expertise.

Final Thought

The biggest mistake in AI implementation is assuming that transformation must start at the top. The most effective AI in construction claims management will not be the most expensive or the most advanced—it will be the one that solves real problems for the professionals handling claims every day.

The real shift in AI is not about making processes faster but about making them smarter, more precise, and commercially valuable. Those working on the frontline of claims management—the Qs, claims specialists, and commercial teams—are the ones who will drive AI's success. If AI starts at the bottom of the pyramid, it has the potential to reshape the way construction disputes are managed for good.

Do you think AI transformation in claims management should start from the top? What do you think of the future of claims in construction?

I'd be interested in hearing your thoughts.

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