

Civil Claims & Complaint Management

The structured process from incident recording to dispute resolution (KA-MOD-010).



Key Control Points in Claim Management



Statute of Limitations

Crucial deadlines exist for filing claims. Missing the deadline permanently bars the claim. Tracking this is the **single most critical administrative function**.



Mitigation of Damages

The claimant has a duty to take reasonable steps to minimize their loss after the incident. Failure to mitigate can reduce the final award.



Documentation Integrity

All evidence, correspondence, and internal notes must be tracked, time-stamped, and preserved to ensure the chain of custody and credibility.



Reserve Setting

Setting a realistic financial reserve (estimated payout) early in the process is essential for financial reporting and risk management.