

Najm Contact Centre — Inbound Accident Reporting & Customer Care SOP

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Revision history

Ver.	Date	Change	Approved by
1.0	Mar 2024	Initial release	Head of Customer Care
2.0	Feb 2025	PDPL alignment, AI-assisted QA	Compliance Officer
3.0	Mar 2026	Saudi dialect guidance, delay handling	Head of Customer Care
Current	Sep 2026	ETA transparency and escalation rules	Compliance Committee

Purpose

This Standard Operating Procedure (SOP) defines how Najm for Insurance Services contact-centre representatives handle inbound calls from drivers involved in motor accidents, callers following up on existing reports, and callers raising complaints about Najm services. It applies to all inbound channels routed through the Avaya telephony platform, including the 920000560 hotline, the Najm app call-back queue and escalated WhatsApp voice notes.

The SOP exists to ensure that every caller is kept safe, that accident information is captured accurately and completely the first time, that surveyor dispatch is triggered without avoidable delay, and that every interaction reflects Najm's service values: safety, accuracy, empathy, transparency and accountability.

Compliance with this SOP is measured by the Conversation Intelligence platform and by human Quality Assurance reviewers. Every numbered step below is an auditable control. Representatives are expected to follow the steps in order unless a safety exception in Section 4 applies.

1. Scope and definitions

Caller: any person contacting Najm by voice. The caller may be the driver, a passenger, the vehicle owner, a relative, a fleet manager or a witness.

Complainant / reporting party: the caller who is reporting the accident or raising the complaint. Where two parties are on the line, the party who initiated the call is the reporting party and the other is the counter-party.

Counter-party: the other driver(s) involved in the accident.

Representative (Agent): the Najm contact-centre employee handling the call.

Surveyor (المباشر): the Najm field officer dispatched to the accident scene.

Report reference: the Najm case number generated in Najm CMS once mandatory fields are captured.

Najm Self-Report (تقدير ذاتي): the app-based process for minor accidents without injuries where both parties agree.

Out of scope: claims payment disputes handled by insurers, traffic violations handled by Muroor, and accidents involving fatalities, which are handed to Red Crescent and Muroor immediately.

2. Roles and responsibilities

Representative: follows this SOP, captures data in Najm CMS in real time, communicates honestly about ETAs, and escalates when required.

Team Leader: monitors queue health, approves escalations, handles caller requests to speak to a supervisor within 3 minutes.

Dispatch Desk: assigns surveyors, maintains live ETA data visible to representatives.

Quality Assurance: samples calls weekly, reviews AI-flagged calls, delivers coaching within 5 working days.

Compliance Officer: owns alignment of this SOP with SAMA, Muroor, PDPL and Najm regulations described in NJM-CMP-REG-007.

3. Call opening (Steps 1-3)

Step 1 — Branded greeting

Answer within 3 rings after the IVR handover. Use the approved greeting in the caller's language: "أهلاً وسهلاً، نجم لخدمات التأمين، معك [الاسم]، كيف أقدر أخدمك؟" or "Welcome to Najm Insurance Services, this is [name], how may I help you?". The representative's first name must be stated.

Step 2 — Language and dialect alignment

Mirror the caller's language. For Saudi dialect callers respond in clear white-dialect Arabic; avoid heavy formal MSA that may feel distant. Switch to English, Urdu or Hindi via the language line if needed within 30 seconds.

Step 3 — Purpose identification

Within the first 30 seconds determine whether the call is (a) a new accident, (b) a follow-up on an existing report, (c) a complaint, or (d) a general enquiry. Repeat the purpose back to the caller to confirm.

4. Safety first (Steps 4-5)

Step 4 — Injury check

Before collecting any other information on a new accident, ask whether anyone is injured: "الحمد لله على السلامة، هل فيه أي إصابات؟". If yes, instruct the caller to call 997 (Red Crescent) and transfer via warm conference if the caller cannot. Log 'Injury reported' in CMS. Do not continue routine intake until emergency help is confirmed.

Step 5 — Scene safety

Ask whether the vehicles are in a safe place and whether the hazard lights are on. Advise moving vehicles to the shoulder only if there are no injuries and vehicles are drivable, after photographing their positions. Remind the caller to stand behind the

barrier, not between vehicles.

Safety exception: if the caller reports fire, fuel leak, a trapped person, a child alone in a vehicle or a hostile counter-party, escalate to 911/999 immediately and inform the Team Leader. Normal step order is suspended.

5. Identity verification (Step 6)

Step 6 — Verify the caller

Capture full name, mobile number (confirm it is the number calling), and the last 4 digits of the National ID or Iqama. For follow-up calls also capture the report reference. Never read personal data back in full; confirm only the last 4 digits.

If the caller refuses identification, explain that verification protects their data under the Personal Data Protection Law, and offer to continue with general information only.

If the caller is not the driver, capture their relationship to the driver and the driver's name.

6. Accident intake (Steps 7-11)

Step 7 — Location

Capture city, road name, direction of travel, nearest exit or landmark, and whether the caller can share live location via the Najm app SMS link. Example: Riyadh, King Fahd Road northbound, near Al Urubah exit.

Step 8 — Time

Capture the approximate time of the accident and how long the caller has been waiting.

Step 9 — Vehicles and parties

For each vehicle capture make, model, colour, plate number (Arabic letters and digits), and insurer if known. Confirm whether the counter-party is present at the scene and cooperative.

Step 10 — Accident description

Ask an open question: "ممکن توصف لي كيف صار الحادث؟". Then clarify: movement of each vehicle, traffic signal state, lane, points of impact, visible damage. Record the caller's words neutrally; do not suggest fault.

Step 11 — Evidence

Ask the caller to photograph both vehicles, plates, the road and any dashcam footage, and to upload through the Najm app link. Do not promise any liability outcome based on evidence.

7. Report creation and dispatch (Steps 12-13)

Step 12 — Create the report in Najm CMS while on the call

Mandatory fields: caller identity, location, time, both plates, injury status, description. The system will generate a report reference; read it to the caller slowly and send it by SMS.

Step 13 — Dispatch and ETA

Request surveyor dispatch and read the live ETA from the dispatch panel. State the ETA as a range (e.g. 25–35 minutes). If no ETA is available, say so transparently, explain why, and commit to an SMS update within 10 minutes. Never say 'soon' without a time range.

Self-Report eligibility: if there are no injuries, both vehicles are drivable and both parties agree, offer Najm Self-Report via the app as a faster alternative, explaining it is optional.

8. Follow-up calls and delay handling (Steps 14-15)

Step 14 — Status check

For callers asking 'when will the surveyor arrive', retrieve the report using the reference or mobile number, read the current status and live ETA, and state the reason for any delay (traffic, high volume, weather).

Step 15 — Delay escalation

If the caller has waited more than 30 minutes beyond the original ETA, raise a priority escalation to Dispatch Desk, tell the caller the escalation number, and give a new ETA range. Offer a call-back. Apologise sincerely using the caller's name.

Do not close a delay call with only 'you will receive a notification' — the caller must leave with a time range or a defined next update time.

9. Complaint handling (Steps 16-17)

Step 16 — Acknowledge and log

Let the caller finish without interruption. Acknowledge feelings: "وأفهم إن الانتظار متعب" and "أعتذر منك على الإزعاج". Log the complaint category (delay, surveyor conduct, report error, app issue, other) and a neutral summary.

Step 17 — Resolve or route

Resolve on the call if possible. Otherwise create a complaint ticket, give the ticket number and the SLA (initial response 24 hours, resolution 5 working days), and explain that the caller may escalate to SAMA Consumer Protection if unsatisfied after the SLA.

10. Call closing (Steps 18-20)

Step 18 — Recap

Summarise the key details: report reference, location, plates, injury status, ETA or next update time, and any actions the caller must take.

Step 19 — Check understanding

Ask: "هل فيه شيء ثاني أقدر أخدمك فيه؟" and confirm the caller has no outstanding questions.

Step 20 — Closing and survey

Close warmly with the Najm closing line and inform the caller of the post-call satisfaction survey by SMS: "مع نجم، راح يوصلك استبيان قصير نتمنى تقيمك، ونتمنى لك السلامة". "شكرا لتواصلك".

11. Hold, transfer and silence rules

Ask permission before any hold and state the expected duration. Holds must not exceed 30 seconds without returning to the caller; total hold time must not exceed 2 minutes per call.

Use warm transfers only: introduce the caller and the reason to the receiving team before connecting.

Dead air longer than 10 seconds should be avoided; narrate what you are doing in CMS ("لحظة أسجل البيانات").

12. Language, tone and prohibited behaviour

Use the caller's name at least twice. Use empathy statements at the start of the accident description and on any delay.

Prohibited: assigning or hinting at fault, quoting liability percentages, promising compensation amounts, criticising insurers or Muroor, using slang that may be disrespectful, arguing with the caller, ending a call while the caller is still speaking.

Gender-sensitive service: address female callers as 'أخت [الاسم]' or 'أستاذة' and male callers as 'أخ [الاسم]' or 'أستاذ'; never comment on the caller's driving based on gender or nationality.

13. Data protection during the call

Only collect data required for the report. Do not ask for full ID numbers verbally if the app link can capture them.

Do not record personal data in free-text notes beyond what the field requires.
Recordings are retained for 24 months per NJM-CMP-REG-007 Section 6.

14. Performance targets

Average speed of answer ≤ 20 seconds; first-call resolution $\geq 85\%$; average handle time for new accidents 4–6 minutes; QA score ≥ 85 ; CSAT $\geq 4.3/5$; surveyor dispatch within 2 minutes of report creation.

15. Document control

Owner: Head of Customer Care. Reviewer: Compliance Officer. Review cycle: every 6 months or after any regulatory change. Related documents: NJM-QA-CHK-009 (QA checklist), NJM-CMP-REG-007 (Regulations & compliance).

Appendix A — Approved phrase bank (Saudi dialect / English)

Moment	Arabic (Saudi white dialect)	English
Greeting	التأمين، معك [الاسم]، كيف أقدر أخدمك؟ أهلاً وسهلاً، نجم لخدمات	Welcome to Najm Insurance Services, this is [name], how can I help?
Empathy on accident	السلامة، لا تشيل هم، بنخدمك إن شاء الله الحمد لله على	Thank God you are safe, don't worry, we will help you.
Injury check	أول شيء طممني، هل فيه أي إصابات؟	First, is anyone injured?
Scene safety	آمن؟ شغل الإشارات التحذيرية لو سمحت هل السيارات في مكان	Are the vehicles safe? Please switch on hazard lights.
Identity	آخر أربع أرقام من الهوية أو الإقامة؟ مممكن	May I have the last four digits of your ID or Iqama?
Location	أي طريق وأي اتجاه وأقرب مخرج؟ وبن موقع الحادث بالضبط؟	Where exactly is the accident: road, direction, nearest exit?
Description	مممكن توصف لي كيف صار الحادث؟	Could you describe how the accident happened?
Plates	اللوحة لسيارتك وسيارة الطرف الثاني؟ مممكن رقم	May I have your plate and the other party's plate?
Evidence	والطريق وارفعها على الرابط اللي بيوصلك صور السيارتين واللوحات	Photograph both cars, plates and road and upload via the link.
ETA	بيوصلك خلال ٢٥ إلى ٣٥ دقيقة تقريبا المباشر	The surveyor will arrive in about 25–35 minutes.
No ETA available	بيوصلك تحديث برسالة خلال ١٠ دقائق وقت دقيق الحين بسبب ضغط البلاغات، ما عندي	I don't have an exact time due to high volume; you'll get an SMS update within 10 minutes.

Moment	Arabic (Saudi white dialect)	English
Delay apology	رفعت تصعيد برقم [رقم] ويتابع بنفسي أعتذر منك أخت [الاسم] على التأخير،	I'm sorry for the delay, I've raised escalation [no.] and will follow up personally.
Hold	على الانتظار ٣٠ ثانية أتأكد من حالة البلاغ؟ تسمح لي أحطك	May I place you on hold for 30 seconds to check the report?
Recap	الموقع[...], رقم البلاغ: خلني أأكد معك [...], والمباشر خلال[...], اللوحات[...]	Let me confirm: report [...], location [...], plates [...], surveyor within [...].
Further help	هل فيه شيء ثاني أقدر أخدمك فيه؟	Is there anything else I can help with?
Closing + survey	بيوصلك استبيان قصير، ونتمنى لك السلامة شكرا لتواصلك مع نجم،	Thank you for contacting Najm; a short survey will follow. Stay safe.

Appendix B — Prohibited phrases and compliant alternatives

Avoid	Why	Say instead
الغلط عليه أكيد	Assigns fault	هو اللي يحدد المسؤولية بعد المعاينة المباشر
قريب إن شاء الله	No time range	خلال ٢٥ إلى ٣٥ دقيقة تقريبا
بيوصلك إشعار ويس	No commitment	تصعيد وبيوصلك تحديث خلال ١٠ دقائق رفعت
التأمين بيعوضك كذا	Promises compensation	تحده شركة التأمين حسب التقرير التعويض
ما أقدر أسوي شيء	Dismissive	خلني أشوف لك أفضل حل الحين
عطني رقم هويتك كامل	Data minimisation	آخر أربع أرقام تكفي

Appendix C — Worked example: delayed surveyor follow-up

Turn	Ideal handling	SOP step
Caller: صار لي ٢٠ دقيقة أنتظر	Apologise with name; retrieve report	14
Agent retrieves report	Read status and live ETA	14
ETA exceeded	Raise priority escalation, give number	15
Caller has appointment	Offer call-back, give new ETA range	15

Turn	Ideal handling	SOP step
Before closing	Recap reference, ETA, next update time	18
Close	Further help, Najm closing line, survey	19-20

Appendix D — Call-type decision matrix

Situation	Route	Target time
Injury / fatality	997 + Muroor, warm conference	Immediate
Fire / fuel leak / trapped	911/999 + Team Leader	Immediate
Minor, no injury, both agree	Offer Najm Self-Report	≤ 4 min
Minor, dispute or counter-party absent	Full intake + surveyor dispatch	4-6 min
Follow-up on delay	Status, escalation if > 30 min late	≤ 3 min
Complaint	Log, ticket, SLA, SAMA right	≤ 6 min
General enquiry	Answer or FAQ SMS	≤ 2 min