

STRATEGIC DIAGNOSTIC · APRIL 2026

# Portal Transformation Audit & Blueprint

An end-to-end diagnostic of the ASEGO partner, policy and insurer portal — current-state findings, severity-ranked issues, and a phased blueprint to move from manual chaos to intelligent automation.

**PREPARED FOR**

ASEGO Leadership · Sales · Finance · Operations

**SCOPE**

Partner Onboarding · Policy Issuance · Insurer & Plan Management · Governance

**CLASSIFICATION**

Confidential — internal distribution only

**ASEGO**

Global Assistance · Travel Insurance

01 · EXECUTIVE SUMMARY

# The case for change

ASEGO operates one of the most extensive travel-insurance distribution portals in the country, supporting partners across retail, corporate, student-consultant and airline verticals. Our diagnostic finds that the platform has scaled in volume but not in design — it carries the structural debt of a system that was extended feature-by-feature rather than re-architected as the business matured.

The result is a portal that **functions but leaks**: leaks of operator time during onboarding, of revenue through unaudited MSC overrides, of trust through duplicate partner records, and of leadership visibility through the absence of a system-of-record for approvals and changes.

<p><b>Manual</b> Onboarding</p> <p>5 steps with no step-level validation</p>	<p><b>4,000+</b> Plans ticked</p> <p>Selected one-by-one per partner</p>	<p><b>Zero</b> Audit trail</p> <p>Post-approval changes invisible</p>	<p><b>None</b> Approvals</p> <p>MSC &amp; credit-limit overrides un-gated</p>
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## OUR RECOMMENDATION

Treat this not as a portal upgrade but as a **P&L event**. A 16-week, three-phase rebuild — Quick Wins, Core Automation, Intelligence — that compounds value each phase, minimises disruption to live operations, and converts the portal from a cost-of-doing-business into a competitive moat.

## 02 · METHODOLOGY

## How we arrived at these findings

We reviewed the live portal across three modules — Partner Onboarding, Policy Issuance, and Insurer & Plan Management — together with representative partner records, sample policy issuances, and the underlying Master Policy / Policy Series configuration. Findings were then clustered by theme and severity, and validated against industry-standard practices for KYC, approval workflows, audit logging, and IRDAI documentation requirements.

Stage	Activity	Output
01	<b>Discovery</b>	Module-by-module walkthrough of live portal flows Annotated current-state map
02	<b>Issue extraction</b>	Catalogue of broken or risky behaviours per screen Raw issue log
03	<b>Clustering</b>	Group issues by theme · KYC, Approvals, Audit, Use Data Severity matrix
04	<b>Blueprint</b>	Translate clusters into target-state capabilities 3-step onboarding · governance layer
05	<b>Sequencing</b>	Order initiatives by value-vs-disruption 16-week, 3-phase roadmap

## 03 · MODULE A — PARTNER ONBOARDING

## Findings &amp; target state

## Current state

The current onboarding journey is a 5-step linear flow — Business · Banking · Commercial · Sales · Referral — built without step-level validation or cross-field intelligence. Errors surface only at final submit, forcing operators to backtrack through every previous step. The flow asks for fields that aren't needed (Aadhaar for corporate entities), accepts inputs without checks (PAN not validated, IFSC not verified), and routes high-impact decisions (credit limit, MSC override) through a system with no approvals and no audit trail.

#	Finding	Theme	Severity
A1	PAN entered late in flow with no NSDL/GSTN auto-fill or cross-validation	KYC	CRITICAL
A2	Deduplication runs only on email — same PAN/Aadhaar can create multiple partner IDs	Data integrity	CRITICAL
A3	Aadhaar mandated even for corporate entities (incorrect compliance posture)	Compliance	HIGH
A4	Cheque uploaded but bank, IFSC, account number all manually re-typed	Automation gap	HIGH
A5	No step-level validation — errors only at submit, full backtrack required	UX	HIGH
A6	Unlimited file uploads on KYC docs, no size or format validation	Risk	MEDIUM
A7	Credit limit can be set freely with no approval and no document evidence	Governance	CRITICAL
A8	MSC overrides have no approval triggers; deviations caught only at recon	Revenue leakage	CRITICAL
A9	4,000+ plans ticked one by one with MSC assigned individually per partner	Operations	HIGH
A10	Referral commission shareable with employees; no approval matrix	Fraud risk	HIGH
A11	Post-approval MSC edits leave zero audit trail	Audit	CRITICAL
A12	Approvers receive no notifications for pending requests	Workflow	MEDIUM

## Proposed target state

Collapse the journey into **three intelligent steps** — Smart KYC & Identity, Commercial & Plans, Review & Activate. Each step validates in real time, fetches what can be fetched (PAN → company name, type, GST), refuses what should be refused (duplicates, missing approvals), and emits an immutable audit event for

every change.

Capability	What it does
<b>Smart KYC auto-fill</b>	PAN → company name, type, GST auto-fetched via NSDL + GSTN APIs
<b>Multi-key dedupe engine</b>	PAN + Aadhaar + GST + Email cross-checked atomically before submit
<b>Cheque OCR</b>	Bank, IFSC, account number auto-extracted and validated
<b>Conditional KYC</b>	Aadhaar required only for proprietorships; corporates skip irrelevant fields
<b>Approval workflows</b>	Credit-limit threshold → manager; MSC deviation → Sales Head; > 2% → Finance Head
<b>Bulk plan assignment</b>	Rule-based templates by category replace 4,000-plan manual ticking
<b>Audit log store</b>	Every change captured with user, timestamp, before → after, source IP
<b>Notification rails</b>	Real-time alerts to approvers with SLA timers and escalation

## 04 · MODULE B — POLICY ISSUANCE

## Findings &amp; target state

## Current state

Policy issuance is a 5-step flow — Trip · Plan · Add-ons · Travellers · Review & Pay. The plan selection step shows hundreds of plans regardless of context (region, age, sum insured), forcing agents to manually scroll. Going back to an earlier step erases all entered data — there is no auto-save. Payment links are issued on a gross basis, and there is no bulk issuance pathway for corporate accounts that need to onboard 50+ travellers at once.

#	Finding	Theme	Severity
B1	All plans shown regardless of region/age/SI/insurer — no smart filters	UX	CRITICAL
B2	Going back erases all prior data — no auto-save, full restart required	Data loss	CRITICAL
B3	Sum insured and premiums shown without thousands separators	UX	MEDIUM
B4	Payment link issued on gross basis instead of net-of-commission	Finance	HIGH
B5	No ticket system for partner plan addition / deletion requests	Workflow	MEDIUM
B6	No bulk issuance, no bulk cancellation, no bulk endorsement	Operations	HIGH
B7	OCR adoption rate untracked — no data to justify AI investment	Analytics	MEDIUM
B8	No funnel analytics — drop-off points and time-on-step invisible	Analytics	HIGH

## Proposed target state

Capability	What it does
Smart plan filters	Region + Age + SI + Insurer narrow the plan list to only what qualifies
Auto-save engine	Every field persisted in real time; back-navigation never loses data
OCR-first traveller capture	Passport drop-zone fills name, DOB, nationality, passport no., expiry
Funnel analytics	Step-by-step drop-off heatmaps, time-on-step, completion rates
NET-pay payment link	Settles net-of-commission instead of gross; eliminates a recon bottleneck
Bulk operations suite	CSV-driven issuance, bulk cancellation, bulk endorsement, configurable cut-offs

**Plan-change ticketing**

Built-in workflow for partner plan add/delete with SLA tracking

**AI plan recommendations**

Context-aware suggestions based on traveller profile and trip type

05 · MODULE C — INSURER & PLAN MANAGEMENT

# Findings & target state

## Current state

The insurer module captures Insurer Details → Master Policy → Policy Series cleanly in structure, but every change of substance — coverage mapping, plan updates, cost loading — flows through an HO operations bottleneck. An Excel bulk-upload pathway for cost plans *exists in the codebase but is not active*. Coverage mapping is performed manually with no validation rules, and there is no version-control discipline: a bad pricing push at 2am cannot be rolled back in a single click.

#	Finding	Theme	Severity
C1	Excel bulk upload for cost plans exists but is inactive	Automation gap	HIGH
C2	Coverage mapping is fully manual — no validation rules	Risk	HIGH
C3	All plan changes require HO ops team involvement	Operations	HIGH
C4	No versioning — every change overwrites the previous state	Risk	CRITICAL
C5	No rollback — bad pricing pushes require manual reconstruction	Risk	CRITICAL
C6	No audit log of who changed what, when, with what before/after diff	Compliance	CRITICAL

## Proposed target state

Capability	What it does
<b>Activate Excel bulk upload</b>	Turn on the dormant bulk-upload pathway for all plan types with row-level validation
<b>Automated coverage mapping</b>	Rules-based mapping with validation; gaps flagged before publish
<b>Self-serve plan updates</b>	Insurer-side updates without HO ops tickets
<b>Versioning by default</b>	Every change creates a new version; side-by-side compare before publish
<b>One-click rollback</b>	Super Admin reverts a bad push in seconds
<b>Audit-grade trail</b>	Who changed what, when, from where, before → after — IRDAI-ready

06 · PROBLEM CLUSTERING

## Severity heatmap by theme × module

The findings cluster cleanly along five themes. The heatmap below shows where each theme bites hardest. **Audit, Approvals and Data Integrity** are the cross-cutting failure modes — they appear at critical severity in every module and should anchor the first two phases of the rebuild.

Theme	Onboarding	Policy Issuance	Insurer & Plans
KYC / Identity	CRITICAL	—	—
Approvals & Governance	CRITICAL	MEDIUM	HIGH
Audit & Compliance	CRITICAL	HIGH	CRITICAL
Data Integrity	CRITICAL	CRITICAL	HIGH
UX & Auto-save	HIGH	CRITICAL	MEDIUM
Bulk / Automation	HIGH	HIGH	HIGH
Analytics	MEDIUM	HIGH	LOW

### KEY INSIGHT

**Audit, Approvals and Data Integrity are not feature requests — they are structural prerequisites.** Every other capability we propose (bulk upload, OCR, AI recommendations) becomes safe to deploy *only* once these foundations are in place. This is why Phase 1 and Phase 2 of the roadmap front-load them.

## 07 · CURRENT VS PROPOSED

## Fourteen capability shifts

Parameter	Current state	Future state
Onboarding flow	5 steps, no validation	3 smart steps with live validation
PAN / KYC	Manual entry, errors at submit	PAN → auto-fill (NSDL + GSTN), real-time
Deduplication	Email-only check	PAN + Aadhaar + GST + Email cross-check
Cheque capture	Photo uploaded, fields re-typed	OCR extracts bank, IFSC, account no.
Plan assignment	4,000+ plans ticked one by one	Rule-based templates, bulk in seconds
MSC governance	Overrides without approval, no logs	Threshold-based approvals, full audit
Credit limit	Set freely, no document upload	Approval workflow with evidence
Notifications	None — approvers don't know	Real-time alerts + SLA timers
Policy plan list	All plans shown regardless of context	Region/Age/SI/Insurer smart filters
Back navigation	Data erased on going back	Auto-save engine, draft resume
Payment	Gross-based payment link	NET-pay (settled net-of-commission)
Bulk issuance	Not available	CSV upload + cut-off configuration
Plan management	Every change via HO ops	Self-serve, versioned, rollback-ready
Audit trail	Missing or partial	Every change · who · when · before/after

08 · IMPLEMENTATION ROADMAP

# 16 weeks · 3 phases · early wins first

The rollout is sequenced to deliver visible improvement **within four weeks**, lay the automation foundation by week ten, and unlock intelligence layers by week sixteen. Each phase is designed to be shippable in isolation — leadership can pause after any phase without losing value from the work delivered.

	Phase 1 — Quick Wins	Phase 2 — Core Automation	Phase 3 — Intelligence
<b>Window</b>	Weeks 1 – 4	Weeks 5 – 10	Weeks 11 – 16
<b>Scope</b>	Number separators across amount fields • Step-level validation on onboarding • Activate dormant Excel bulk upload • Remove Aadhaar mandate for non-proprietors • Notification rails for pending approvals	PAN / GST auto-fill via NSDL + GSTN • Multi-key dedupe engine • Cheque OCR + auto bank-detail extraction • Approval workflows (credit + MSC deviation) • Rule-based bulk plan assignment • Audit log store across all modules	Bulk policy issuance with cut-off times • Funnel tracking & analytics dashboard • AI-powered plan recommendations • Self-serve plan management portal • Bulk cancellation & endorsement engine • Comprehensive reporting & compliance suite
<b>Outcome</b>	Operators feel the difference; leakage stops widening	Automation foundation in place; audit posture becomes IRDAI-defensible	Portal becomes a competitive moat with insight, speed and self-service

09 · THE ASK

## Four decisions, one quarter

To convert this blueprint into a delivered programme we ask leadership for four decisions in this review. Each is small in isolation; together they unlock a production-grade transformation in a single quarter.

01

**Approve the Phase 1 scope and budget**

Four weeks of quick wins — number separators, step-level validation, dormant Excel upload activated, Aadhaar mandate fixed, notification rails.

02

**Nominate the pilot branch lead and 20-CRM cohort**

A single branch (recommended: Mumbai) with 20 frontline CRMs to absorb Phase 1 and feed back telemetry that shapes Phase 2.

03

**Designate Sales Head and Finance Head as L1 / L2 approvers**

MSC deviations and credit-limit overrides need named owners with SLA timers from day one of Phase 2.

04

**Greenlight the IRDAI audit-export workstream**

Fund the audit log store and the export pipeline as a Phase 2 deliverable — not a Phase 3 nice-to-have.

*"This is not a portal upgrade. This is ASEGO becoming a scalable, tech-first insurance powerhouse — from manual chaos to intelligent automation."*

Sponsor

Date

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