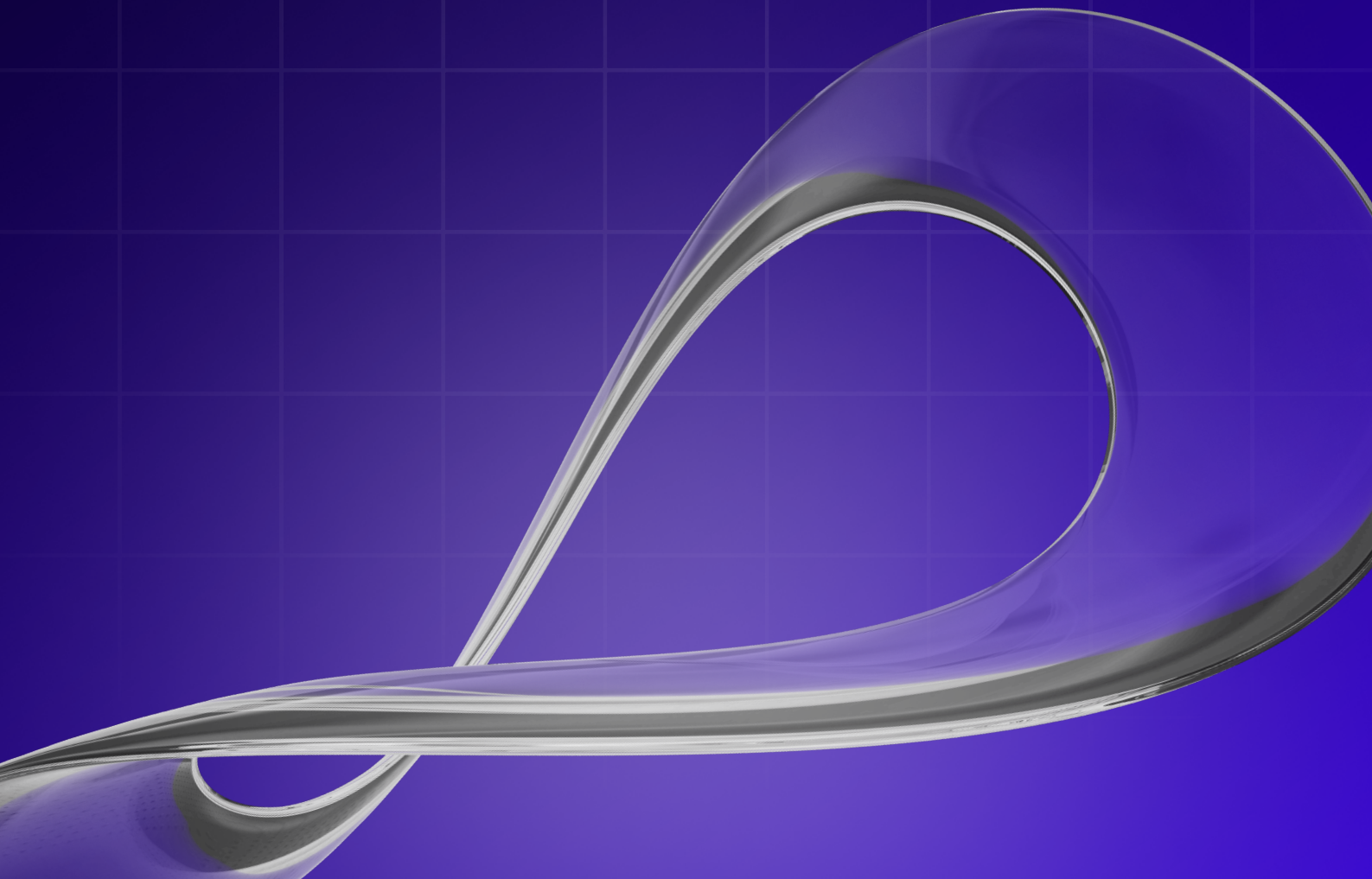
Skan AI

ENTERPRISE AI MATURITY GUIDE

Navigating Your Journey from
Traditional Operations to Agentic AI Excellence



Introduction: The AI Maturity Imperative

Enterprise AI has evolved from competitive advantage to essential business tool. Organizations that move quickly to implement AI in a useful way gain market share. Those that hesitate lose ground daily. It really is that simple.

Every organization exists somewhere along a maturity spectrum, including yours. From manual operations to fully autonomous agentic AI systems. Understanding your position is the first step toward dominance.

This guide delivers:

- Clear assessment of your current AI maturity
- Identification of critical capability gaps
- Proven roadmap for advancing to agentic AI
- Industry-specific benchmarks for success

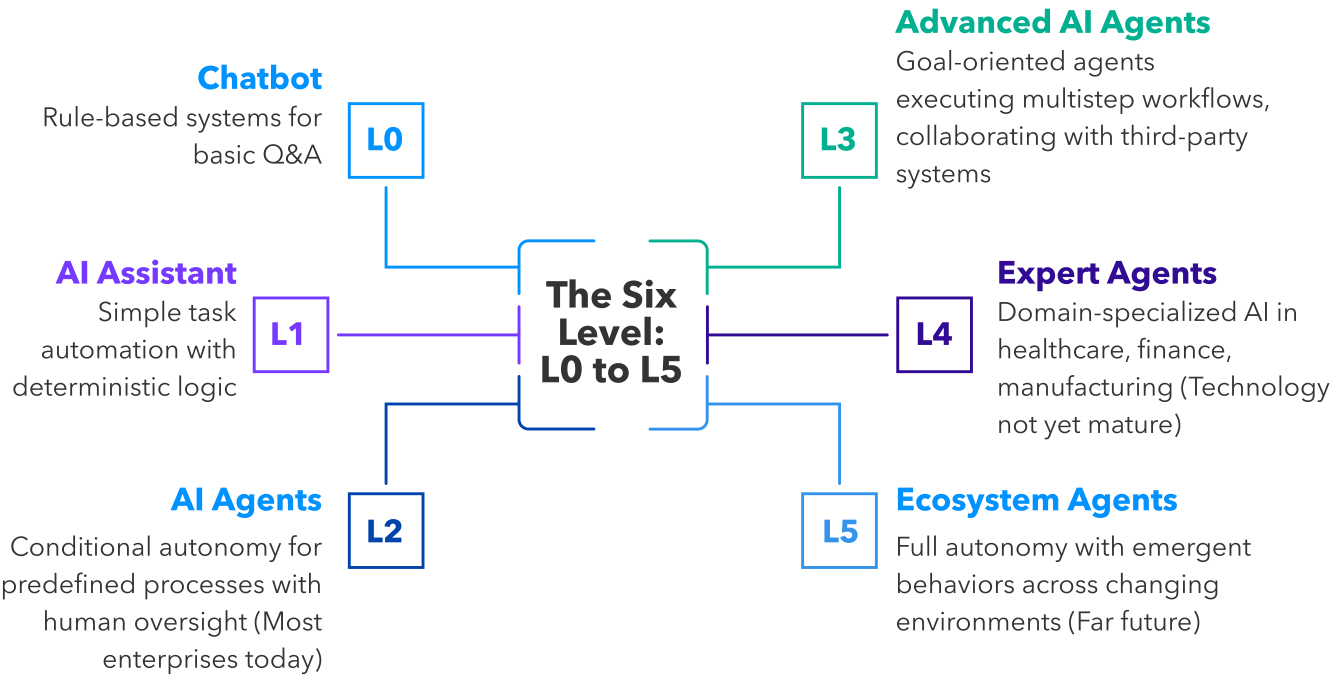
The competitive reality:

Organizations leveraging first-party data and process intelligence achieve 10X more automation opportunities than competitors stuck with traditional methods. The question isn't whether to adopt agentic AI. It's how fast you can get there.

This framework breaks AI maturity into four distinct stages. Your position determines both your competitive standing and your path forward.

Industry Context: The Gartner Agentic AI Maturity Roadmap

Before exploring Skan AI's framework, it's valuable to understand where the broader market is heading. Gartner's research maps agentic AI evolution across six levels—and reveals why most enterprises will remain stuck at early stages through 2027.



The Market Reality

Through 2027, most deployments will stay at L2 with human-in-the-loop oversight. By 2028, only 15% will reach expert-level agency (L4). By 2030, just 30% of organizations will use AI agents across three or more business units.

The gap between L2/L3 and L4/L5 is massive. Success at lower levels hinges on reliability, accuracy, and explainability. But advancing to expert-level agency requires capabilities that don't exist yet: proactive reasoning, environmental perception, multimodal understanding, dynamic learning, and long-term memory.

What This Means for You

The race isn't to deploy the most advanced agents fastest. It's to build the foundation that makes agentic AI possible. Organizations utilizing process intelligence achieve 10X more automation opportunities than those relying on traditional methods. The question isn't whether to adopt agentic AI—it's how fast you can establish the process visibility that enables it.

Skan AI's framework breaks this journey into actionable stages aligned with where your operations are today and where the technology can realistically take you.

The 4 Stages of Enterprise AI Maturity

Four stages define the enterprise AI maturity: Manual & Basic RPA, Intelligent Automation, Service Agents, and Agentic AI. Organizations must advance sequentially. Deploying autonomous agents without process intelligence foundations leads to costly failures.

Level 1: Manual & Basic RPA (Foundation)

Characteristics:

- Primarily manual operations with minimal automation
- Basic Robotic Process Automation for repetitive tasks only
- Rule-based systems demanding constant human oversight
- Disconnected point solutions without enterprise integration
- Zero systematic process intelligence or data capture

Critical Challenges:

- Crushing operational costs from manual labor
- Impossible to scale as business grows
- Process variations hemorrhaging efficiency
- No way to quantify automation ROI
- Complete blindness to actual work patterns

Industry Reality Check

Healthcare Payers

Claims processors trapped switching between systems to verify eligibility, check policies, and approve claims. Basic RPA handles simple transfers. Everything complex requires human review.

Insurance Carriers

Underwriters manually assess risk using fragmented data. Simple automation populates forms. Decision-making stays entirely manual.

Tech Enterprises

Developers manually test code, provision cloud resources, respond to support tickets. No AI assistance anywhere.

Advancement Path: Deploy process intelligence to observe and map how work actually happens. This foundation unlocks optimization and intelligent automation.

The 4 Stages of Enterprise AI Maturity (Cont'd)

Level 2: Intelligent Automation (Optimization)

Characteristics

- Process intelligence platforms capturing workflow data
- Task agents automating individual activities
- Machine learning recognizing patterns
- Digital twin of operations driving optimization
- Integration across key enterprise systems
- Data-driven decision support

Power Capabilities

- Automatic identification of automation opportunities
- Standardized workflows based on best practices
- Automated execution of routine processes
- Real-time performance metrics and monitoring
- Growing foundation of first-party operational data

Measurable Improvements

- 20-30% reduction in manual task time
- Dramatically improved process consistency and compliance
- Crystal-clear visibility into operational bottlenecks
- Rich AI training data accumulation

Industry Reality Check

Healthcare Payers

Process intelligence reveals staff waste 40% of time switching systems for policy verification. Task agents now check multiple systems simultaneously. Processing time cut in half.

Insurance Carriers

Document processing automation extracts data from claims instantly. Pattern recognition flags potential fraud for human review.

Tech Enterprises

Automated testing frameworks slash manual QA time. Basic agents handle tier-1 support tickets autonomously.

The Gap: True autonomy remains elusive. Automation still demands significant human oversight because it cannot handle complex, multi-step processes independently.

The 4 Stages of Enterprise AI Maturity (Cont'd)

Level 3: Service Agents (Integration)

Characteristics:

- Service agents managing complete customer interactions
- End-to-end process automation across business units
- Large Language Models powering conversational AI
- Deep integration with CRM, ERP, and domain-specific systems
- Real-time feedback loops driving continuous improvement
- Human-in-the-loop only for complex edge cases

Advanced Capabilities:

- Customer service automation with contextual understanding
- Multi-system orchestration for complete workflows
- Predictive analytics anticipating process variations
- Intelligent escalation for exceptions
- AI-powered quality assurance monitoring

Business Impact:

- 40-50% reduction in processing time
- Soaring customer satisfaction through instant resolution
- Consistent service quality across all touchpoints
- Slashed compliance risks through automated monitoring

Industry Reality Check:

Healthcare Payers:

Service agents handle member inquiries, access multiple systems for coverage information, schedule appointments, resolve billing questions. All without human intervention for routine cases.

Insurance Carriers:

Automated claims intake, document verification, straightforward approvals. Service agents interact with customers to gather additional information only when necessary.

Tech Enterprises:

AI-powered customer support resolves common issues instantly, creates bug reports automatically, escalates complex problems with full context to human experts.

Remaining Challenge: Service agents excel at individual interactions. They lack the autonomous decision-making and cross-functional process management of true agentic AI.

The 4 Stages of Enterprise AI Maturity (Cont'd)

Level 4: Agentic AI (Transformation)

Characteristics:

- Process agents automating complete workflows autonomously
- Large Action Models trained on your enterprise-specific data
- Goal-oriented AI making independent decisions
- Complete context awareness across business processes
- Continuous learning and self-optimization
- Seamless human-AI collaboration

Transformational Power:

- Autonomous process execution from input to outcome
- Dynamic workflow adaptation based on real-time context
- Proactive problem-solving and optimization
- Multi-agent coordination for complex operations
- Regulatory compliance embedded in decision-making

Competitive Dominance:

- Proprietary AI trained on unique operational data competitors cannot access
- 10X faster automation opportunity identification
- Real-time adaptation to changing conditions
- Sustainable cost advantages competitors cannot match
- Continuous performance improvement without retraining

Industry Excellence:

Healthcare Payers:

Claims adjuster agents set goals (settle claims optimizing time, experience, profit), map context (policy, customer, regulations), collect data from multiple sources, make approval decisions, execute payments or escalations, measure outcomes. All autonomously for standard cases.

Insurance Carriers:

Underwriting agents assess risk by gathering information from diverse sources, applying policy rules, pricing coverage, issuing policies. Zero human intervention. Unusual cases flagged for expert review.

Tech Enterprises:

Development agents monitor application performance, identify issues, generate fixes, test changes, deploy updates autonomously within defined parameters.

The Agentic Difference: These aren't automated tasks. They're AI systems that understand outcomes, make contextual decisions, and continuously improve performance based on results.

Industry-Specific Maturity Indicators

Every enterprise in healthcare, insurance, and financial services sits somewhere on the AI maturity curve—from manual grunt work to fully autonomous agents. The question isn't whether you'll evolve, but how fast you'll move from where you are now to where your competitors are heading.

Review the framework below and ask yourself: which level describes your operations today?

Healthcare Payers

Level 01 Manual claims processing. Phone-based member services. Disconnected systems requiring massive staff training.	**Level 02** Automated eligibility verification. Basic claims routing. Process intelligence identifying prior authorization bottlenecks.
Level 03 Service agents handling member inquiries. Automated claims adjudication for straightforward cases. Predictive analytics for fraud detection.	**Level 04** Autonomous claims processing agents making coverage decisions. Proactive care coordination. Real-time policy compliance monitoring across all operations.

Insurance Carriers

Level 01 Manual underwriting and claims assessment. Paper-based documentation. Minimal data integration between policy and claims systems.	**Level 02** Automated document processing. Risk assessment tools. Process mining reveals workflow inefficiencies.
Level 03 Service agents managing customer claims submissions. Automated fraud detection. Integrated policy and claims management.	**Level 04** Autonomous underwriting agents assessing risk and pricing policies. Claims adjuster agents handling end-to-end settlement. Continuous reinsurance optimization.

Tech Enterprises

Level 01 Manual code review, testing, deployment. Reactive customer support. Separate tools for development, operations, and support.	**Level 02** Automated testing frameworks. Process intelligence tracks development workflows. Basic chatbots for tier-1 support.
Level 03 Service agents handle customer inquiries with full context. Automated deployment pipelines. Integrated development environments with AI assistance.	**Level 04** Development agents write code based on requirements. Testing agents automatically create test scenarios. Operations agents manage infrastructure. Support agents resolve issues autonomously.

Assessment Quiz: Determine Your AI Maturity Level

Answer each question based on your organization's current capabilities. Total your score to identify your maturity level.

	1 POINT	2 POINTS	3 POINTS	3 POINTS
Process Understanding	Minimal documentation	Basic Process maps	Process intelligence tools	Digital twin with real time data
Automation Scope	Mostly manual	Basic RPA only	Task/service agents	Autonomous process agents
Data Foundation	System logs only	Process intelligence capturing activity	Integrated AI decision support	Proprietary AI training datasets
Decision-Making	Entirely human	Recommendations needing approval	AI handles routine, humans handle exceptions	Autonomous AI decisions
Integration	Disconnected systems	Some integration	Unified workflow platforms	Seamless multi-agent coordination

Now, let's see where your enterprise is based on your industry. Pick whichever most closely aligns with your organization:

Healthcare Payers
Claims Processing

(1) Manual | (2-3) Semi-automated | (4) Fully autonomous for routine cases

Insurance Carriers
Underwriting

(1) Manual | (2-3) Simple policies only | (4) Autonomous for standard risks

Tech Enterprises
Development

(1) Manual | (2-3) AI assists | (4) Autonomous for defined features

Your Maturity Level

Add up your total score to see where you stand on the path to AI Maturity.

6-9 Points
Level 1
Manual & Basic RPA. Establish process intelligence foundation immediately.

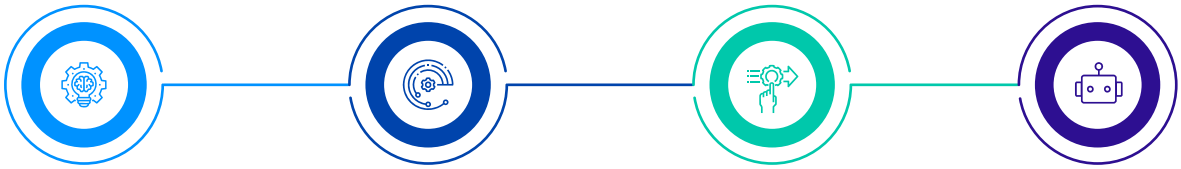
10-14 Points
Level 2
Intelligent Automation. Focus on standardizing processes and building first-party data.

15-19 Points
Level 3
Service Agents. You're positioned to advance to autonomous process agents.

20-24 Points
Level 4
Agentic AI. Optimize and expand agentic capabilities across your enterprise.

Your Path Forward: Advancing AI Maturity

Regardless of your current level, advancement demands a strategic, phased approach:



From Level 1 to Level 2

Deploy process intelligence tools to observe and map actual work patterns. This creates the first-party data foundation essential for all subsequent AI capabilities.

From Level 2 to Level 3

Standardize optimized processes. Deploy service agents for customer interactions. Integrate across enterprise systems to enable end-to-end automation.

From Level 3 to Level 4

Train Large Action Models on your proprietary operational data. Deploy process agents that autonomously manage complete workflows based on outcome goals rather than step-by-step instructions.

Beyond Level 4 - Continuous Excellence

Expand agentic AI across additional business units and processes. Deploy multi-agent orchestration for cross-functional workflows. Refine LAMs with expanding first-party datasets. Establish predictive capabilities that anticipate market changes. Build AI moats competitors cannot replicate. Partner with emerging AI technologies to maintain leadership position.

Critical Success Factor

Each level builds on the previous. Organizations cannot skip stages. Attempting to deploy agentic AI without process intelligence and optimized workflows guarantees failure.

The Skan AI Advantage

Process intelligence platforms like Skan AI bridge the gap between your human operations and the data you can use to successfully train AI. By directly observing how work happens, Skan AI creates the digital twin of operations that enables agentic AI deployment.

Skan AI

Next Steps

- Share your maturity assessment results with stakeholders
- Identify your organization's highest-priority advancement area
- Develop a roadmap aligned with the four-stage framework
- Establish metrics to track progress and ROI

Contact Skan AI to learn how process intelligence can accelerate your journey to agentic AI maturity.

Schedule Your Demo