BUSINESS PLAN

Business plan

What Ariski is today, who it serves, how it is meant to earn, what the next eighteen months do, and what would tell us the plan is wrong.

The company

Ariski — Augmented Risk Intelligence — is an independent educational platform about artificial intelligence in insurance, published by CEMI.ai at ariski.com in English and Spanish. In its own words it exists "to help insurance professionals — underwriters, claims adjusters, brokers, actuaries, compliance officers, and executives — understand, evaluate, and responsibly adopt AI tools."

Its stated thesis is not that AI replaces the profession: "AI will not replace insurance professionals. But professionals who understand AI will replace those who do not." Everything on the platform follows from that position — the content is written to make a working professional competent, not to sell them a tool.

What is built

A static, fast, indexed site with a Firebase back end. 30+ pages in each of two languages across five sections — Explore (new frontiers, the impact map, challenges and risks), Learn (an AI 101 for insurance, what to do, what not to do, prompt engineering, the Learning Program and its curriculum and case studies), Practice (quick wins, applications, prompt library and builder, readiness assessment, AI help calculator, adoption roadmap, ethics simulator, a local-AI guide), Resources (FAQ, glossary, success stories, tool directory, jurisdiction guide, newsletter) and About.

On top of the content sit the parts that are hard to copy: Ask Ariski, an assistant with four distinct authored voices and insurance-domain guardrails; accounts, conversation history and published usage caps; moderated comments and likes; full-text search; and a bilingual design system that a third language can be poured into without a rebuild.

The problem, as the site states it

Ariski's own framing: "Most resources available to insurance professionals fall into two camps: uncritical enthusiasm from vendors trying to sell products, or reflexive fear from commentators who do not understand the technology. Neither serves the industry well." Ariski's position is the ground between them — and that position is also the commercial one, because a carrier cannot buy independence from a vendor.

How it is meant to earn

Three request-based offers, all described on the site and none of them priced: the Learning Program, consulting on AI strategy for insurance organizations, and AI products for the industry. The public platform stays free. The full table — buyer, income source, published price, status and intended role in the plan — is the revenue document of this kit.

The eighteen-month plan

Months 1–6 — make the programme deliverable. Convert the published formats into designed, deliverable units with assessment and case material for the sectors the site already covers; put indicative pricing behind them; run the first engagements.

Months 6–12 — make it sellable more than once. A repeatable commercial motion into carriers, brokerages and professional associations; the site published in French alongside English and Spanish; the catalogue kept current against moving regulation and tooling.

Months 12–18 — find out whether it renews. Second engagements with first customers, the first evidence of what an engagement is actually worth, and a decision on whether the product line described on the contact page deserves investment or should be dropped.

What this plan does not claim

No market size: we have no citable source for the size of AI-literacy spending in insurance, so the kit states none. No traction figures: audience and usage data exist in the platform's analytics and are available under NDA, but nothing is published here that we would not stand behind line by line. No revenue: there is none. No named customers, because there are none to name.

Risks, and how we would know

Willingness to pay is untested — the test is whether a first cohort of organizations signs inside twelve months. Content decay is real: regulation and tooling move, and a stale catalogue is worth nothing, which is why a quarter of the round is content.

Channel concentration: today discovery is organic, and an organic channel can move without warning. Key-person dependence: the platform is curated by one person, and the round's first hire reduces that, it does not remove it.

Position in the CEMI.ai group

Ariski is one of CEMI.ai's sector initiatives and shares the group's machinery: the persona engine behind its four AI voices, the design and content system the site is built on, and the registry every CEMI property is published from. That is why a sector platform of this size exists at all at this cost — and it is also the argument for the group round, which funds the machinery rather than any one sector.

Use of funds

The round: $100,000, allocated as follows.

> Forward-looking. This is the plan for the round, not a record of anything already spent or earned.

40%	**Programme delivery** — Turning the published Learning Program into delivered engagements: instructional design, session delivery, assessment and the case material each sector needs.
25%	**Platform and content** — Keeping the catalogue current as regulation and tooling move, extending the interactive tools, and publishing the whole site in French alongside English and Spanish.
20%	**Commercial capacity** — The first dedicated commercial effort: carriers, brokers, professional associations and regulators — the buyers the platform already reaches as readers.
10%	**Infrastructure** — Hosting, model inference for the Ask Ariski assistant, and the capacity headroom that a growing registered base consumes.
5%	**Legal and administration** — Entity, contracts, accounting and the reporting the rights above commit us to.

Every intended revenue stream, and what is published about each: /investors/revenue/

> Financial terms, revenue and detailed materials are available on request. Figures describe capacity built and operating today; forward-looking statements are identified as such.

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invest@cemi.ai — Round and terms

business@cemi.ai — Commercial follow-up

CEMI.ai group investor kit — cemi.ai/investors/

CEMI.ai institutional dossier — cemi.ai/dossier/

Scan for the investor kit