

## REVENUE STREAMS

# Revenue streams

Ariski is pre-revenue. Nothing on ariski.com carries a price, nothing has been sold, and this page says so rather than implying otherwise. What follows is every revenue stream the site itself describes, one row each, with what is published about it and what is not.

| What is sold                                                                                                                                                                                                                                                                                                                                                      | Who pays                                                                                                                                                                                                                                                                  | Income source       | Published price                                                                                                                                                                                         | Status  | Intended share of the plan                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| The Learning Program — "a structured, hands-on program designed for the way you work", in the site's words: "18 formats across 5 categories" (talks, workshops, short courses, diplomas, bootcamps, labs, coaching and more), three learning modes (self-learning, coached, in-person tutoring), built on the Smoother methodology. Published at /learn/program/. | B2B — businesses (carriers, brokerages, reinsurers); B2NGO and academia (professional associations, institutes); segments: insurers, insurance brokers and agents, fintechs / insurtechs / regtechs, large corporations, SMEs, freelancers and independent professionals. | Training and events | On request. No price is published anywhere on the site; the call to action is "Request Your Program" (/learn/program/) and the contact form offers a "Learning Program" enquiry type (/about/contact/). | planned | First and principal intended stream. The plan treats it as the stream the round is sized around: the largest use-of-funds line is programme delivery. |

| What is sold                                                                                                                                                                                                                                                                                                                | Who pays                                                                                                                                      | Income source    | Published price | Status  | Intended share of the plan                                                                                                                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------|---------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Consulting services — "Request AI strategy consulting for your insurance organization" (/about/contact/), offered as a contact type alongside the programme.                                                                                                                                                                | B2B — businesses; B2G where a supervisor or public insurer engages. Segments: insurers, financial institutions, government and public sector. | Consulting       | On request      | planned | Second. Expected to arrive through the same conversations as the programme rather than through a separate channel; scoped per engagement. |
| AI products for the industry — "Learn about our AI tools and products for the insurance industry" (/about/contact/). The public tools on the site (readiness assessment, AI help calculator, adoption roadmap, prompt builder, ethics simulator) are the demonstration of what such a product would be; none is sold today. | B2B — businesses. Segments: insurers, fintechs / insurtechs / regtechs.                                                                       | Sale of products | On request      | planned | Third, and the least defined of the three. It is named here because the site names it; nothing in this round is sized on it.              |



| What is sold                                                                                                                                                  | Who pays                    | Income source           | Published price                                                                                                                                                                       | Status | Intended share of the plan                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| The public platform and the Ask Ariski assistant — all content, all interactive tools, site search, the newsletter and the AI assistant with its four voices. | Nobody — it is free to use. | Free — no direct income | Free. The only published limits are usage caps on the assistant: 5 messages a day anonymously, and "a free account for 25 daily messages and all 4 personas" (the widget's own copy). | live   | Not an income line, and not planned to become one. It is the acquisition channel for the three streams above and the reason the audience exists at all. |

Pre-revenue. Pre-pricing, in fact: Ariski has never published a price and has never invoiced anyone, and the table above is a plan rather than a record. What is deliberately not published here is the indicative pricing behind the programme formats, any cost of delivery per engagement, and the terms of any conversation currently open. Those are available to investors on request, under NDA. Where this page and the CEMI business profile for Ariski disagree, the profile is upstream and this page is corrected from it.



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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A handwritten signature in blue ink, appearing to read 'CML'.

**Carlos Miranda Levy**

Coordinator of CEMI's Enhanced Intelligences

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**business@cemi.ai** — Commercial follow-up

CEMI.ai group investor kit — [cemi.ai/investors/](https://cemi.ai/investors/)

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