

FREE GUIDE / A SHORT OVERVIEW

Why Pay When Free AI Tools Exist

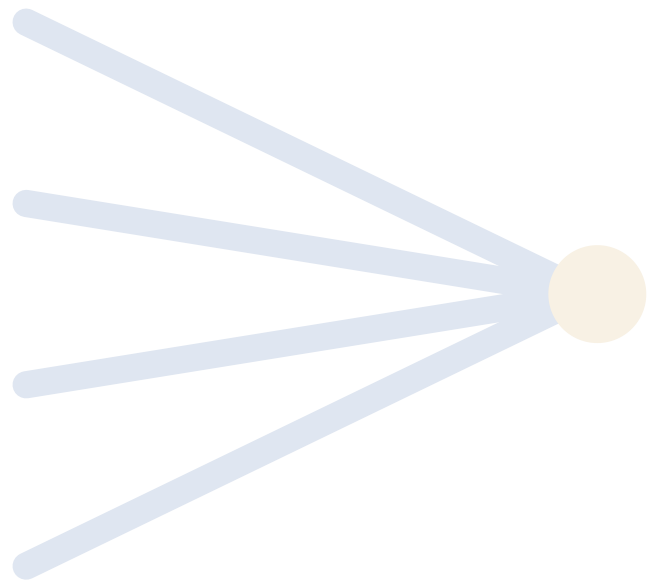
When one free AI answer is enough for a business decision,
and when it is not

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Multiple expert angles. One clear decision.

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One test. One example. Clear service boundaries.



01 / EXPERT CONSILIUM

When free AI is enough, and when it is not

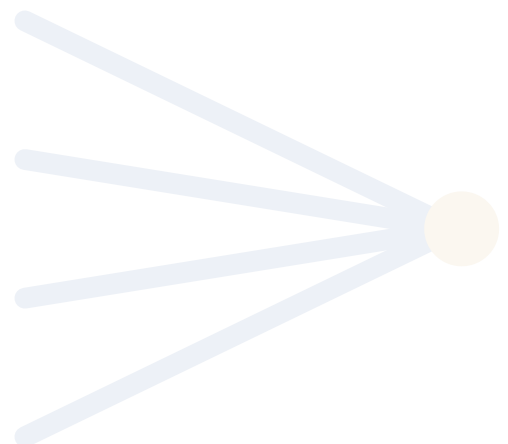
A free AI chat is a good tool for drafting text, summarising a long document, explaining a concept quickly or checking wording. For such tasks one quick answer is enough, because a mistake is cheap and easy to correct.

It is different when the answer becomes the basis for a decision with a price: you sign a contract, accept exclusivity, change your pricing policy or choose a major customer you will depend on. There, a mistake is not cheap, and the correction often comes only after the damage.

A simple test before you ask AI

Ask yourself one question before opening the chat: if the answer is wrong, who notices and when? If the answer is “nobody, until a cost or loss appears”, the question deserves more than one quick answer: a check of assumptions, missing data and the conditions under which the conclusion would be wrong.

Write: The decision I am considering is _____, and the cost of a mistake is _____.



Example: an offer with an exclusive contract

FICTIONAL EXAMPLE. A supplier offers a lower unit price in exchange for three years of exclusivity and an annual minimum order. The situation is described in a free AI chat, with the question of whether the offer is good.

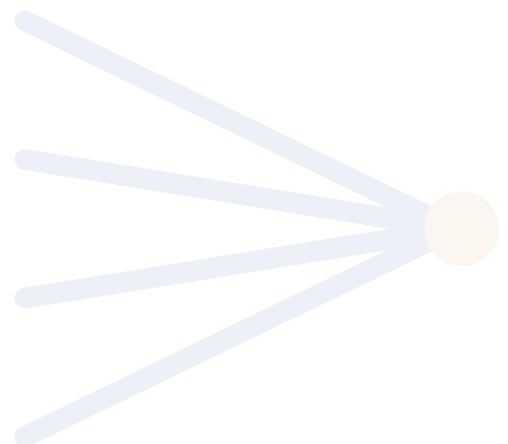
What a short question often gets

When the question is only “is this a good offer?”, the answer often follows what the question already suggested: the lower price sounds favourable, exclusivity is presented as common practice, the minimum as a small obligation. The answer is coherent and confident, but it relies only on what the user entered, without checking whether those assumptions are correct.

What remains unchecked

Whether realistic annual consumption matches the minimum. What happens if demand falls. What the exit conditions from the exclusive contract are. Whether exclusivity limits negotiation with other suppliers when market prices change. One short prompt rarely raises these questions by itself, because it was not given the task of looking for them. A better prompt can bring them out; the seven checks in “Before You Say YES” are designed for exactly that.

A confident answer is not the same as a checked answer.



Why a single prompt is limited

The limitation is not that the model is “bad”. The limitation is in the way of working: one prompt gets one answer, phrased to be helpful and consistent with what the question already suggested.

A tendency to agree

The model is trained to be a helpful conversation partner, not an opponent. When the description already hints at the desired conclusion (a good offer, a profitable deal, a safe step), the answer often follows that tone instead of questioning it. This is called sycophancy: an answer that confirms the expectation, not necessarily the most accurate one.

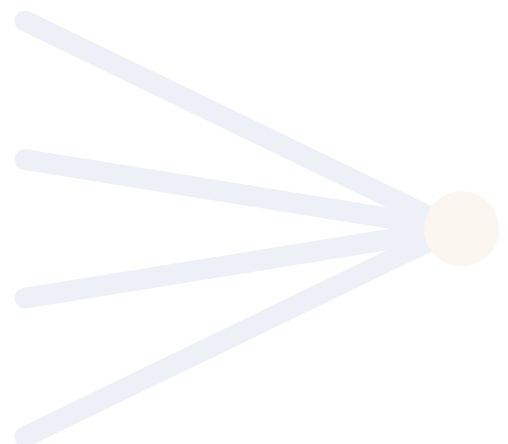
Nobody challenges the answer

With a single prompt there is no second party that checks the conclusion, asks for a source or proposes the opposite argument. The answer stays unchallenged until you question it yourself, and that is exactly what is hard to do with your own decision.

This is not a limit of every AI tool

The same tool can challenge arguments, look for sources and work in several steps if it is given that task and enough information. What matters is not how many models take part, but whether the process actually checks the questions that could change the decision.

The number of questions asked does not replace checking the answer. The check has to be done by another process or another person.



04 / EXPERT CONSILIUM

What Expert Consilium does differently

Expert Consilium is an automated service for structured analysis of a specific business decision. The same question, with the same description of the situation, goes to several separate AI perspectives that do not see each other's answers in the first round, so that one assumption does not automatically become the shared conclusion. The perspectives are not real professionals participating in the consultation.

Comparative review (AI-to-AI peer review)

The initial answers are then automatically compared and anonymously ranked. The final synthesis should preserve an important minority objection, not only the points attracting agreement.

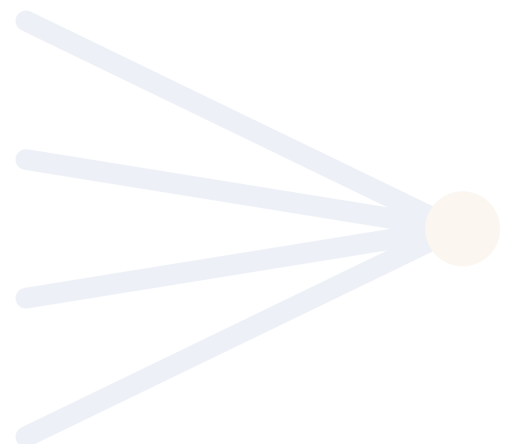
What this does not prove

Separate answers do not prove statistical independence: they may all rely on the same incomplete description, and five answers based on one unverified assumption do not turn it into a fact. Anonymous ranking is not independent fact-checking or a licensed professional assessment. More perspectives do not promise greater accuracy.

A structured report, not a chat

The result is a written report: a summary of the situation, key arguments and risks from several angles, open questions and a proposed next step. Fast, Consilium and Grand Consilium use 4, 9 and 15 perspectives; scope is chosen by the weight of the decision, not by defaulting to the broadest tier. Exact scope, timing, price and delivery format are confirmed before ordering.

Human review of reports is not included in any tier. The service is analytical support, not a replacement for regulated legal, tax, accounting or investment advice.



When the service makes sense

It does not make sense for every decision. For a question that is easily reversible or cheap to get wrong, a quick AI answer or a conversation with a colleague is enough. The same applies if you already have someone in-house whose job is to challenge exactly these decisions before signing.

Where the value grows

The value of an additional check grows where a wrong decision is expensive and hard to reverse, and nobody in the firm would challenge it before signing. Even then, the possible cost of an error does not by itself prove that analysis is worthwhile: assess it against the problem, a sample deliverable and the agreed scope.

Next step

If you have a specific proposal in front of you, apply the seven questions from “Before You Say YES”: free and without any obligation. If uncertainty about the specific case remains, look at the sample report on the website and judge for yourself whether this kind of review fits.

Expert Consilium

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Companion reading

“Before You Say YES”, Expert Consilium, edition 3, 2026: seven checks, two examples and one worksheet for a specific proposal. “How AI Helps Businesses”, edition 3, 2026: a broader introduction to business use of AI, with sources.

Informational material, not regulated professional advice. The example is fictional. The guide does not guarantee analytical accuracy or a business outcome.

