

# **The Owner's CAIO**

Free sample: [front matter, Introduction and Chapter 1.](#)



# The Owner's CAIO

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How to Lead AI in a Company of 10 to 250 People  
— Without Hiring a Chief AI Officer

**Carlos Martinez**



**netwebmedia**

## **The Owner's CAIO**

How to Lead AI in a Company of 10 to 250 People — Without Hiring a Chief AI Officer

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Prepared with the assistance of AI tools. Facts were checked against the cited sources in October 2026.

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# Why your company needs an AI owner

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Your staff already use AI at work, mostly on their own accounts and under their own rules. This book shows you, the owner, how to take charge of that in 90 days without hiring a full-time Chief AI Officer. By the last page, you will know who decides what about AI in your company, and what to do on Monday.

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## Who this book is for

You own or run a company of 10 to 250 people. You may be the founder, the CEO, or the general manager who answers to a family or a board. Your company may be in the United States, in Chile or elsewhere in Latin America.

You are not technical, and you don't need to be. Your people already use ChatGPT, Claude, Gemini or Microsoft Copilot to draft emails, summarize documents and answer customers. Some pay for these tools themselves. Nobody has written the rules.

You are busy. You want to know what is happening in your company today, what could go wrong and what to do first. This book answers those questions in that order.

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## Why AI needs an owner, and why it's you

Large organizations handle this by appointing a Chief AI Officer, or CAIO: a senior executive who owns AI across the company. Most companies your size can't justify that salary, and don't need to. The work a CAIO does still has to happen.

That work comes down to five jobs: deciding what AI is for, setting the rules, choosing the tools, getting useful things built and measuring the results. If nobody owns them, each employee does those five jobs alone, for themselves.

This book shows you how to own those jobs yourself. You do it with one internal person, your **AI lead**, who coordinates AI two to four hours a week. You add outside help only where it earns its place.

## How the book is built

The book has three parts. Each part answers one question.

| Part                                    | Chapters | The question it answers                          |
|-----------------------------------------|----------|--------------------------------------------------|
| I · The ownership gap                   | 1–3      | Why does AI need an owner, and who should it be? |
| II · The first 90 days                  | 4–9      | How do you take ownership, step by step?         |
| III · Running AI as an operating system | 10–13    | How do you keep it working after day 90?         |

**Part I** describes the situation. Chapter 1 shows what happens when staff use AI and nobody owns it. Chapter 2 explains what a Chief AI Officer actually does, in five jobs. Chapter 3 compares three ways to cover those jobs: a full-time hire, a fractional (part-time, outside) CAIO, or you with an AI lead.

**Part II** is the 90-day plan. It runs in four phases, and each one closes with a decision only you can make: **Audit** (days 1–21), **Foundations** (days 22–45), **Build** (days 46–75) and **Measure** (days 76–90). You will interview your team, list every AI tool in use and pick the first one or two use cases. Then you write a two-page AI use policy, check the law that applies to you, choose tools and ship your first build.

**Part III** turns the plan into a routine. It covers training, the monthly AI scorecard and what to do when AI goes wrong. It ends with how to tell when you need a full-time CAIO.

A closing chapter gives you a day-by-day checklist for your first week. Five appendices hold the working tools: an audit interview guide, an AI use policy template, a vendor questionnaire, a monthly scorecard template and a glossary.

## How to use this book with the workbook

This book is the full text. The companion workbook, *The Owner's CAIO — Owner's Workbook*, holds the fill-in exercises: the worksheets, checklists and templates you complete as you go.

Use them side by side:

1. Read Part I in one or two sittings. It gives you the case for acting.
2. Name your AI lead before you start Part II.
3. Work through Part II on the calendar, one phase at a time. Read the chapter, then do its exercises in the workbook with your AI lead.
4. Hold each owner gate as a real meeting, and write the decision down.
5. Come back to Part III each month, when you review the scorecard.

Every chapter ends with a box called "Owner's moves." It lists three to five actions you can take this week. If you only have ten minutes, read that box.

## Who is writing

I'm Carlos Martinez, and I founded NetWebMedia in 2006 as a web and marketing agency. Today it works as an AI-native fractional CMO and CAIO practice: companies in the United States, Chile and Latin America hire us part-time as their marketing and AI executives. I'm based in Chile and build my own AI stack. NetWebMedia appears only twice more in this book: in Chapter 3, as one option among several, and on the page at the end about working with us.

## What this book is not

**It is not legal advice.** Chapter 7 maps the rules that may apply to you in Chile, the US and the EU, so you can ask your lawyer sharper questions. These laws are changing through 2026.

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*This book is orientation, not legal advice. Confirm any legal decision with your lawyer.*

**It is not a tool review.** The book names tools as examples. It doesn't rank them, and no vendor paid to appear. Prices change, so every price in the book carries its date.

**It is not a technical manual.** You won't write code or train a model. You will make decisions, write them down and check that they work.

**It makes no promises about returns.** Nobody can tell you what AI will save your company before you measure it. Chapter 11 shows you how to measure it.

A note on facts: every statistic in this book comes from a published source listed in the chapter notes, checked in October 2026. Where a study is small, self-reported or paid for by a vendor, the text says so. Where an example is invented to make a point, it is labeled hypothetical.

### **Owner's moves**

- ☐ Read Part I this week, and mark what sounds like your company.
- ☐ Write down two or three people who might make a good AI lead.
- ☐ Pick a Monday within the next month to start your 90 days, and put it in your calendar.

## PART I

# The ownership gap

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Your staff already use AI, mostly without rules and often without telling you. This part shows what that costs and what a Chief AI Officer actually does. Then it helps you choose who should play that role in a company your size.



# 1

## Your team already uses AI. Nobody owns it.

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Most of your staff already use AI tools at work, often on personal accounts and often without telling you. This chapter shows what that costs a company your size and how to spot the five symptoms of unowned AI. By the end, you will be able to say where your company stands and which question you have to answer next.

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### Your staff decided before you did

One of the largest recent studies of AI at work comes from KPMG and the University of Melbourne. It surveyed more than 48,000 people in 47 countries between November 2024 and January 2025. Of those employees, 58% said they intentionally use AI at work, and 31% use it weekly or daily.<sup>1</sup>

In the United States, a Gallup survey from May 2026 found that 52% of workers now use AI in their role.<sup>2</sup> In Chile, a 2026 study of 740 companies by the Santiago Chamber of Commerce (CCS), Corfo and PMG Chile looked at how firms manage AI. It found that 85% have no formal AI governance committee and 82% have no ethical-use policy for AI.<sup>3</sup>

These surveys are self-reported, and they measure different things. They still point the same way. Use comes first. Decisions come later, if they come at all.

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### Most of it is invisible to you

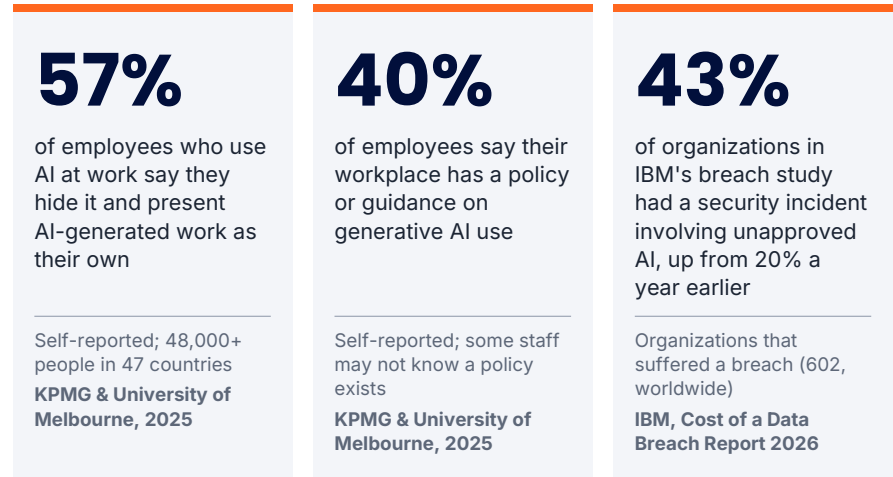
**Shadow AI** means AI tools that staff use for work without the company's approval or knowledge. It usually runs on free or personal accounts, and it is the normal state of a company where nobody owns AI.

In the KPMG study, 57% of employees who use AI at work said they hide it and present AI-generated work as their own. Almost half admitted using AI in ways that break company policy, including uploading sensitive company information into free public AI tools.<sup>1</sup>

Hidden use is also unreviewed use. If nobody knows AI drafted a document, nobody knows to check it before it goes out.

Other surveys show the same pattern. Microsoft, which sells AI tools to businesses, commissioned a survey of 2,003 UK employees in October 2025. Of them, 71% said they had used unapproved consumer AI tools at work, and 51% still do so every week. Only 32% were concerned about the privacy of company or customer data they enter into those tools.<sup>4</sup>

**FIGURE 1.1** Staff use AI out of sight, few workplaces have rules, and AI-related incidents are rising



Source: KPMG International & University of Melbourne, Trust, attitudes and use of artificial intelligence: A global study 2025 (April 2025; self-reported, 48,000+ people in 47 countries); IBM, Cost of a Data Breach Report 2026, via IBM Think, September 2026 (breached organizations only).

Your people are not doing this to cause harm. They use AI because it helps them get through the day, and nobody has shown them how to do it safely. In the KPMG study, only 40% of employees said their workplace has a policy or guidance on generative AI. Only 47% said they had received any AI training.<sup>1</sup>

Some of the other 60% may work somewhere that has a policy they have never seen. That counts as no policy. A rule nobody knows about guides nobody.

Why a ban won't fix it

The first instinct is often to ban AI until you have a plan. A ban is likely to change who admits to using AI more than who uses it. BCG surveyed more than 10,600 workers in 11 countries and regions in 2025. Of them, 54% said they would use AI tools even if their employer had not authorized them.<sup>5</sup>

Security teams see the same thing from the other side. Gartner surveyed 302 cybersecurity leaders in 2025, mostly at larger organizations. Of them, 69% said their organizations suspect or have evidence that employees use prohibited public generative AI tools.<sup>6</sup>

WARNING

Don't start with a ban

A blanket ban can push AI use onto phones and personal accounts, where you see even less of it. Start with one interim rule about data (see Owner's moves at the end of this chapter). Then write the full AI use policy in Chapter 6.

What "nobody owns it" costs

Unowned AI costs you in four ways. A few of those costs show up on a bill. Most show up later, as a problem someone else finds first.

| Cost                 | What it looks like                                     | Who tends to notice first           |
|----------------------|--------------------------------------------------------|-------------------------------------|
| Data exposure        | Client files pasted into personal AI accounts          | A client, an auditor or a regulator |
| Wasted spend         | Overlapping subscriptions on cards and expense reports | Your accountant, at year end        |
| Inconsistent quality | Unchecked AI text in proposals, emails and reports     | Your customers                      |
| Missed opportunities | Good uses stay in one person's head                    | Your competitors                    |

## Data exposure

When an employee pastes a client contract into a personal AI account, that data now sits with a vendor under terms your company never accepted. Personal and business plans of the same tool can follow different data terms, including whether the vendor may use your content to train its models. Chapter 6 sets your rules on accounts, and Chapter 8 compares vendor terms.

The risk already shows up in breach data. IBM reported in 2026 that the share of organizations with security incidents involving unapproved AI rose from 20% to 43%. Of those incidents, 49% led to data loss or compromise.<sup>7</sup> In IBM's 2025 report, organizations with high levels of shadow AI paid an average of \$670,000 more per breach than those with little or none.<sup>8</sup>

Read these figures with care. IBM's breach research covers organizations that suffered a breach, and most of them are larger than yours. The \$670,000 figure is an association, not proof of cause. Your own costs would differ in size. Treat these figures as a warning sign, not a forecast.

## Wasted spend

Unowned AI is also untracked AI. Subscriptions sit on personal cards, in expense reports and in several department budgets. Two teams pay for tools that do the same thing. Meanwhile, you may already pay for AI features inside your email and office suite that nobody has switched on.

Scattered spend also buys you less. Ten personal plans give you none of the controls of a business plan: no central account, no shared settings and no way to cut access when someone leaves.

Ask what the company spends on AI in a month, and nobody can answer. Nobody adds it up. Chapter 4 shows you how to find every tool, and Chapter 8 shows you how to consolidate them.

## Inconsistent quality

AI output is fast, fluent and sometimes wrong. In the KPMG study, 66% of employees said they rely on AI output without checking its accuracy. And 56% said they had made mistakes in their work because of AI.<sup>1</sup>

The public record shows what happens when nobody checks. A database kept by researcher Damien Charlotin listed more than 2,100 court decisions worldwide by October 2026 that dealt with AI-invented content in legal fil-

ings, and the count keeps growing.<sup>9</sup> Many involve lawyers, whose job includes checking sources. Your sales team, your bookkeeper and your support staff face the same risk, with no judge reading over their shoulder. Without a shared rule on what must be checked, quality depends on who did the work that day. Customers notice before you do.

### Missed opportunities

The quietest cost is what your company never learns. When people hide their AI use, their best ideas stay hidden too. The salesperson who found a faster way to prepare proposals keeps it to herself, because she isn't sure she's allowed to use it.

Smaller companies already trail larger ones here. In the Chilean study, pymes (small and mid-sized companies) scored 34 out of 100 on AI maturity, against 41 for large companies. Only 9% of all companies had reached the stages the study calls "scale" or "lead."<sup>3</sup>

The gap between small and large companies will not close by itself. Large organizations are already naming senior owners for AI, as Chapter 2 shows.

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## The five symptoms of unowned AI

You don't need a survey to know whether AI is owned in your company. Look for five symptoms.

- 1. Nobody can list the tools.** Ask three managers which AI tools their teams use. If the answers differ, or nobody knows, you have this symptom.
- 2. Company data lives in personal accounts.** Staff use their own logins for client work. When someone leaves, the chat history and everything they uploaded leave with them.
- 3. Nothing gets checked before it ships.** No rule says which AI output a person must review before it reaches a customer, a bank or a regulator.
- 4. AI spend is scattered.** Subscriptions sit on personal cards, in expense reports and in several budgets, and nobody totals them.
- 5. Wins stay private.** People don't talk about how they use AI, so nobody copies what works and nobody measures it.

**FIGURE 1.2** When nobody owns AI, five symptoms show up



Source: The Owner's CAIO framework, 2026

Run this check now. Tick each statement that is true in your company today.

- ☐ I can name every AI tool used for work here, and whose account each one runs on.
- ☐ Client and employee data goes only into tools the company has approved.
- ☐ We have a written rule for what a person must check before AI output leaves the company.
- ☐ I know what we spend on AI each month, across all budgets and cards.
- ☐ People share what works with AI, and someone keeps track.

Each box you can't tick is one symptom, and Part II treats them in order:

- The audit finds the tools and the spend (Chapter 4).
- The AI use policy sets the data and review rules (Chapter 6).
- The monthly AI scorecard makes wins visible (Chapter 11).

#### HYPOTHETICAL EXAMPLE

##### **A 60-person distribution company**

This example is hypothetical. The owner sends a two-question message to all staff: "Which AI tools do you use for work, and on which account? There is no penalty for an honest answer." The replies name tools in sales, admin and customer service. Several run on personal accounts, and one is paid for on an employee's own card. In a week, the owner has gone from guessing to a written list.

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### **The owner's real question**

Your staff have already answered the question "Should we use AI?" They answered yes, one account at a time. The question left for you is different: who owns AI in this company, and what does that person decide?

You don't have to do the AI work or become technical to own it. Owning AI means one person with authority decides five things: what AI is for, what the rules are, which tools the company pays for, what gets built first and how results are measured. Chapter 2 calls these the five jobs of a Chief AI Officer.

Large companies answer the question by hiring a Chief AI Officer. For a company your size, that salary is hard to justify, and Chapter 3 shows two alternatives. Either way, the decision has to come from you. Nobody else in the company can make AI rules stick.

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### **Your staff have already decided to use AI. They are waiting for someone to decide how.**

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### Owner's moves

- ☐ Run the five-symptom check above on your own, in ten minutes, and write down the result.
- ☐ Ask three managers which AI tools their teams use, and on which accounts. Promise no penalty for honest answers.
- ☐ Send one message to all staff: AI use is welcome, and company rules are coming within 45 days.
- ☐ Set one interim rule today: only public information goes into personal AI accounts, free or paid. No client or employee data, ever.
- ☐ Ask finance for a rough total of last month's AI subscriptions, across company cards and expense claims.

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# About the author

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Carlos Martinez is an Ingeniero Comercial and the founder of NetWebMedia, a web and marketing agency founded in 2006.

Today NetWebMedia runs as an AI-native fractional CMO and CAIO practice for businesses in the United States and in Chile and Latin America.

Carlos is based in Chile and builds his own stack.



# Work with NetWebMedia

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## IF YOU WANT HELP

This book gives you everything you need to own AI in your company yourself. If you would rather have an experienced partner at your side, NetWebMedia offers three ways to work together.

Every engagement starts with a free 20-minute strategy call. You describe your company and where AI stands today; we tell you honestly whether one of these options fits.

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### AI Audit

The audit from Part II of this book, run with you: interviews, tool inventory, data map, risk list and a prioritized use-case list, closed with an owner review.

**US\$1,490**  
one-time

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### Fractional CAIO — Advisory

A fractional Chief AI Officer who works with you on strategy, rules, tool decisions and the monthly scorecard, while your team does the building.

**US\$1,990**  
per month

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### Fractional CAIO — Embedded

A fractional Chief AI Officer embedded with your team, who also runs the first builds, the training plan and the roadmap with you.

**US\$3,990**  
per month

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## Book your free 20-minute strategy call

### SERVICES AND BOOKING

[netwebmedia.com/fractional-caio-services.html](https://netwebmedia.com/fractional-caio-services.html)

### EMAIL

[carlos@netwebmedia.com](mailto:carlos@netwebmedia.com)