

The firm's team was already using ChatGPT, Gemini, and Copilot every day, under a policy that barely said more than "allowed." **Leadership wanted guardrails in place before the usage got away from them.**

The Challenge

The firm's bare-bones policy permitted AI tools but had no risk tiers, no approved-tools discipline, and no human-in-the-loop rules. For a firm handling client wealth and trust data, that's a lot left to individual judgment.

The instinct was right: get ahead of the usage with policy, guardrails, and education. Adoption across small businesses has moved fast, and governance hasn't kept pace.

In 2025, **58%** of U.S. small businesses reported using generative AI, up from 40% a year earlier.¹

The Solution

MSI's guidance was a readable, end-user policy with clear scope and definitions, low, medium, and high risk tiers, an approved-tools list, and a strong human-review section, because AI will get things wrong.

On tools, the point was simple: which tool matters less than putting it on a team or enterprise tier, where the firm can turn off training on its data. Consumer licenses don't offer those controls.

MSI provided its AI Policy Creation Guide and had the firm's controller draft the policy, then review it with MSI, instead of outsourcing the whole thing to a chatbot.

Engagement Snapshot

CLIENT	Wealth & Trust Firm
INDUSTRY	Financial Services
RELATIONSHIP	Managed Services + AI Program
FOCUS	AI Policy & Visibility

By the Numbers

30 Days of live AI usage pulled from firewall web-filter data and delivered as a dashboard.

63% of breached organizations had no AI governance policy or were still developing one.²

The Results

The firm moved from ad-hoc AI use to a governed program: a policy in draft, a usage baseline it can actually see, and a quarterly checkpoint to keep both current.

"Your team is probably already using AI. The question is whether you can see it and whether anyone has written down what's allowed."

¹ U.S. Chamber of Commerce, Empowering Small Business: The Impact of Technology on U.S. Small Business, 4th ed., August 2025. ² IBM, Cost of a Data Breach Report 2025, research conducted by Ponemon Institute; IBM press release, July 30, 2025.