



EARNING TRUST: AI IN MARITIME

From productivity gains
to verification, trust
and accountability

Matt Stevens

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Foreword

A year ago, this report caught an industry at the edge of AI adoption: curious, optimistic, still working out what to do with the technology. A year on, companies kept experimenting, and AI moved further into daily workflows, from correspondence to contract review.

What hasn't been explored, and what this year's research puts a name to, is the verification tax: the real cost, in time and attention, of trusting an AI system enough to act on what it produces.

I've spent most of my career on the business data analytics/engineering side of this industry, building the tools maritime professionals rely on. That makes me instinctively wary of AI framed as magic. It isn't. It is pattern-matching on the data it's given, and it will produce a wrong answer just as confidently as a right one unless somebody checks. The question isn't whether AI can do the work, but whether the human-AI workflow does better than the one it replaced, once you count the time spent checking and correcting.

That is why this report's distinction between warranted and residual verification matters to me. Some checking is simply the price of getting something important right, and no company should engineer that away.

However, a lot of today's checking is born of uncertainty and lack of trust instead, because someone doesn't understand how the system reached its answer, or doesn't know who is accountable if it's wrong. That verification cost can, and should, come down, without touching the human oversight that genuinely matters.

At Marcura, we build systems that touch claims, contracts, procurement, payments and commercial decisions, so getting the balance between appropriate verification and meaningful human oversight right is central to what we do. In procurement, for example, we are applying this principle through Marcura Procure to Pay, using governance, traceability and a complete audit trail to reduce unnecessary checking while preserving accountability.

The approach stays the same: test against real cases, show the metrics rather than assert them, and design for the moment someone needs to challenge or override the system, not just the moment it answers. Take charter parties.



Janani Yagnamurthy
Senior Vice President, Product,
Strategic Growth at Marcura

We read every new one against a firm's own chartering history, built up over decades. That surfaces the clauses a junior charterer might miss but a senior wouldn't, a hidden cost-shifting clause, say. Conflicts or omissions get flagged for review before the voyage begins.

This year's research makes clear that AI adoption has moved faster than the governance, ownership, and evaluation needed to use it with confidence. We explore what it takes to close that gap and make AI work better in practice.

My thanks to the team at Thetius for another rigorous piece of work, and to everyone who gave their time to the interviews and survey behind it. I hope this report gives you a clearer, more honest basis for that decision than the hype usually allows.

Executive summary

AI has become part of everyday work for many maritime professionals. 63% of respondents now use it daily, yet only 8% describe their organisation as mature and governed in its use of AI. As adoption accelerates, the challenge is no longer simply whether AI can create value, but how maritime organisations can use it with the right level of human involvement.

This report introduces the concept of the “verification tax”: the time, effort and attention required to check AI-generated work before anyone is willing to act on it. It is the hidden cost of AI in maritime today, and almost nobody is measuring it.

Verification does not necessarily erase AI’s productivity gains. 55% of respondents spend at least an hour a week checking or correcting AI outputs, yet 85% still say AI saves them more time overall after checking is counted in, and 73% say that AI is enabling them to do things they could not do without it.

The report therefore draws a distinction between warranted verification, where the consequences of an error justify close review, and residual verification, which arises from uncertainty, limited trust or poor visibility into how an AI system reached its answer.

The first kind of verification is a necessary safeguard, while the second is an avoidable friction that companies should seek to reduce by building trust and certainty in the system. The goal for the maritime industry is to make verification proportionate and judge the complete human-AI workflow against the process it replaced.

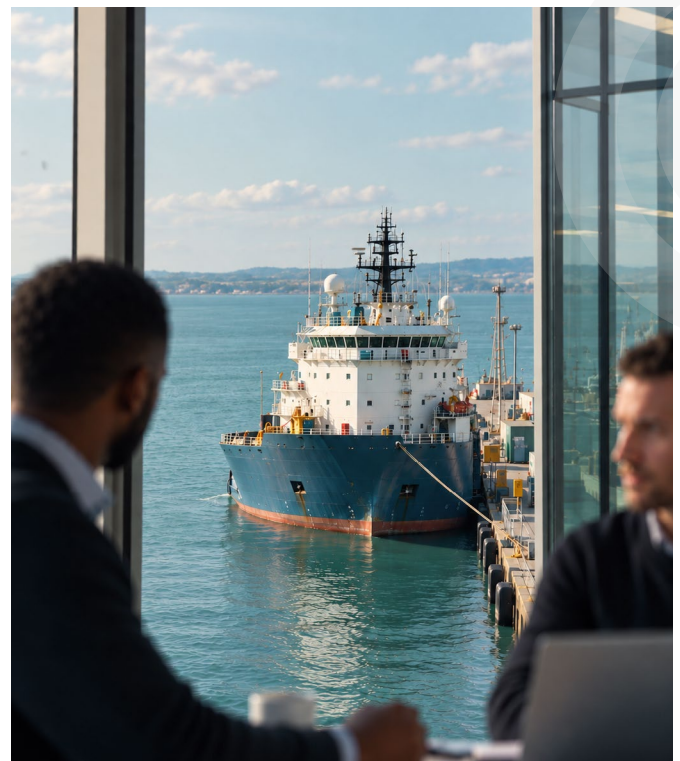
That leads to a fundamental question of accountability. If AI can inform a decision, but a human is still expected to verify or approve it, where does responsibility ultimately sit? 80% of respondents believe a named person should always be accountable for a commercial decision, however capable the AI involved becomes. Yet there is no single industry view on how responsibility should sit across AI-assisted workflows within the commercial maritime industry.

AI is moving from experimentation towards deeper embedding into the commercial and operational workflows of maritime businesses. 72% of respondents say their organisations are already using, piloting or planning to use agentic AI systems capable of taking action rather than only recommending it.

Just 15% say their governance is already in place. Nearly half say colleagues are already using AI tools their organisation has never approved, and 42% said AI capability in use today comes from general-purpose providers rather than tools built by maritime specialists.

This report is based on a survey of 60 maritime professionals and in-depth interviews conducted by Thetius in partnership with Marcura. It examines what genuinely warrants scrutiny and what does not, how accountability should be understood in AI-assisted decisions, and how the companies furthest ahead are already turning verification from a cost into a source of learning.

Maritime has stopped asking whether AI is useful. The open question now is how to capture its productivity gains while building the trust, accountability and governance needed to use it with confidence.



Introduction

Saurish Nandi can recall a time when maritime buyers compared supplier quotations almost line by line, sometimes using a ruler to work across the page. It was not that long ago, but the amount of information buyers now handle makes that approach increasingly difficult.

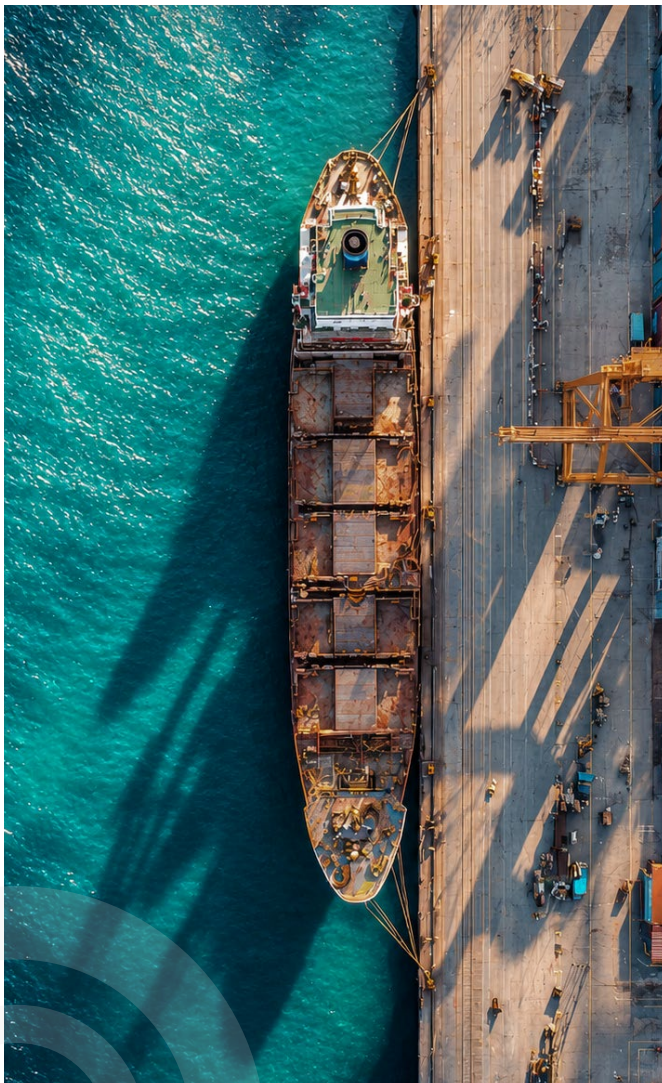
Nandi, who has spent more than two decades in maritime procurement and now works on procurement solutions at Marcura, said “a typical buyer handles around 250 requisitions per vessel per year, across five to six vessels.”



The decision-making stays with the buyer. We've kept humans in the loop from the start because confidence in AI recommendations has to be earned before you hand over more of the decision.”

Saurish Nandi

*Head of AI-Driven Procurement Innovation
& Sustainability at Marcura*



Each requisition could be sent to several suppliers for quotes, leaving a single buyer with more than 1,000 requisitions a year and a huge amount of supplier information to work through. However, the introduction of AI is changing that process.

In some company workflows, AI is already reducing human workloads by analysing supplier information and identifying where a buyer might need to look more closely. Despite these developments, Nandi stressed that “the decision-making stays with the buyer. We've kept humans in the loop from the start because confidence in AI recommendations has to be earned before you hand over more of the decision.”

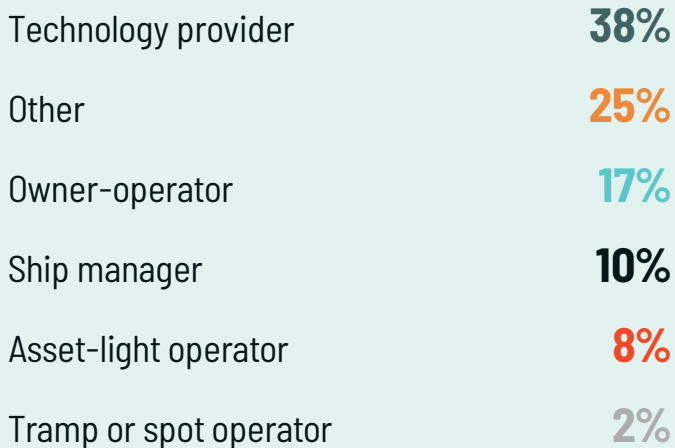
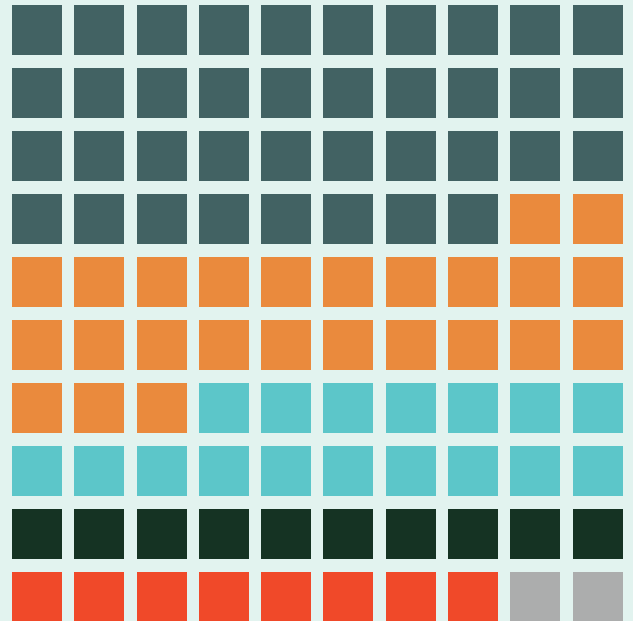
Across the maritime industry, AI is moving beyond simple tasks such as drafting emails and into workflows where its output can influence commercial or operational decisions. The potential gains are greater, but so are the consequences when something goes wrong.

The industry therefore faces a different challenge from the one it did a year ago. The debate is moving from whether AI should be adopted towards how it can be integrated into workflows without the verification tax being disproportionately high.

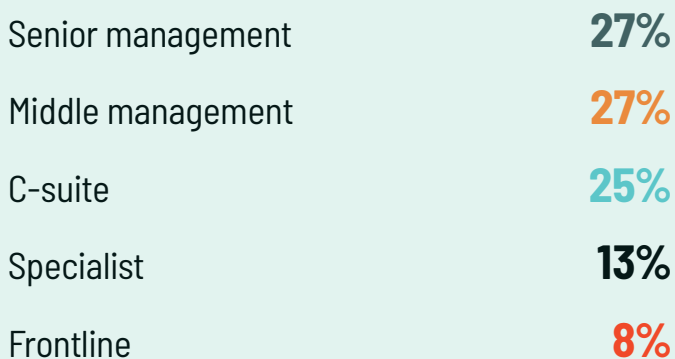
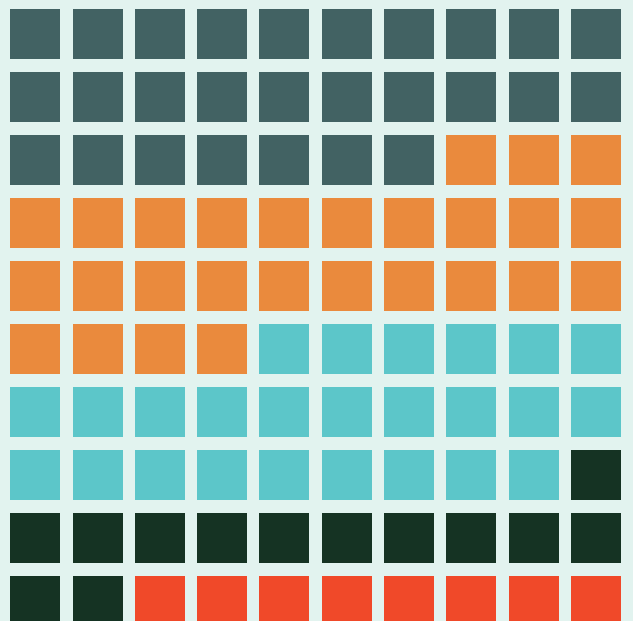
Drawing on interviews with maritime operators, technology specialists and researchers, alongside a survey of 60 respondents, this report considers that transition. It examines the gap between AI adoption and AI maturity, introduces the concept of the verification tax, and considers what companies can do to build the ownership, trust, and governance foundations required for AI tools to be effective.

Who we surveyed

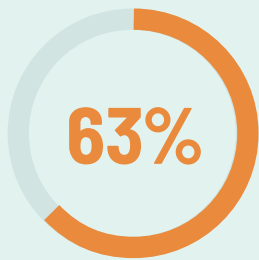
What best describes your organisation?



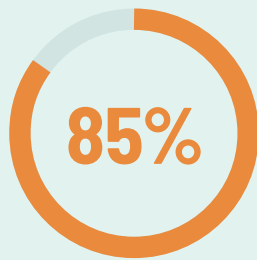
What is your seniority level?



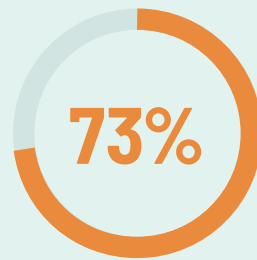
AI adoption & daily use



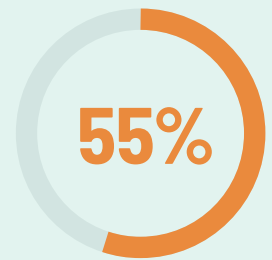
of respondents now use AI every day



still say AI saves them more time overall, once checking is counted in



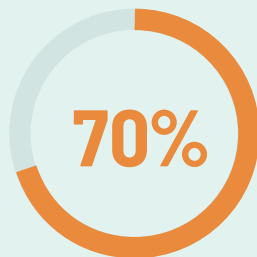
say AI is enabling them to do things they could not do without it



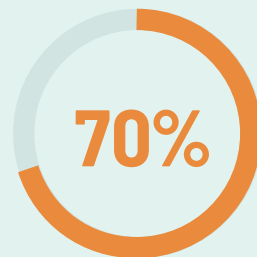
spend at least an hour a week checking or correcting AI outputs



would accept an occasional AI error on everyday tasks in exchange for the time it saves



say they would always check an AI recommendation before acting on an important business decision



feel somewhat or very confident they understand how AI should be used in their job

Impact of AI errors (%)

Yes, with impact
 Yes, caught before impact
 No
 Don't know



How often do you find errors when checking AI outputs? (%)

Sometimes
 Rarely
 Often
 Almost always
 Almost never
 Don't know/don't check



Trust, governance & accountability

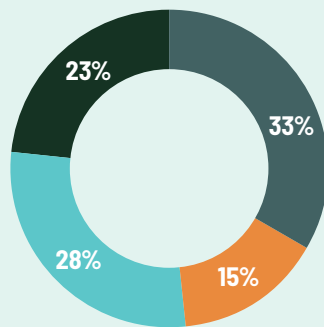


80%

say a named person should always be accountable for a commercial decision, however capable AI becomes

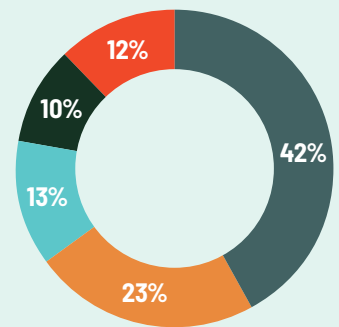
Are people using unofficial AI tools?

- Yes, occasionally
- Yes, routinely
- No
- Don't know



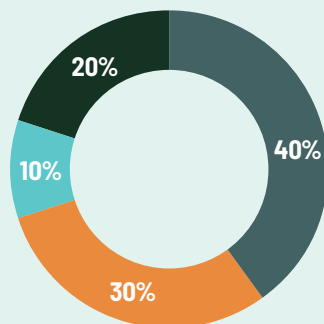
Where does AI capability come from?

- General AI providers (e.g. ChatGPT, Copilot)
- Building in-house
- Vendor tools, adapted in-house
- Specialist maritime vendors
- Not sure



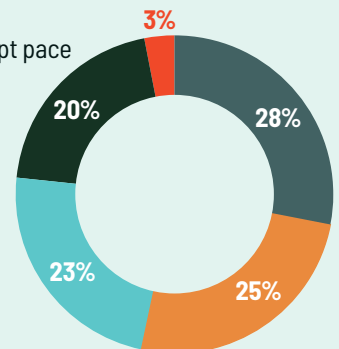
How realistic is senior leadership's understanding of AI?

- Realistic
- Overestimate its capabilities
- Underestimate its capabilities
- Don't know



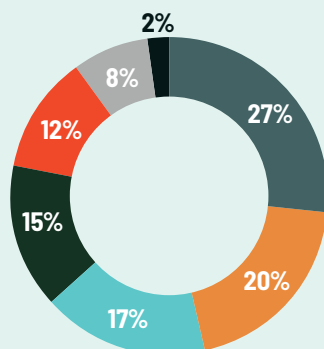
Has governance kept pace with AI use?

- Yes, governance has kept pace
- No, usage has outpaced governance
- We have no governance
- Don't know
- No response



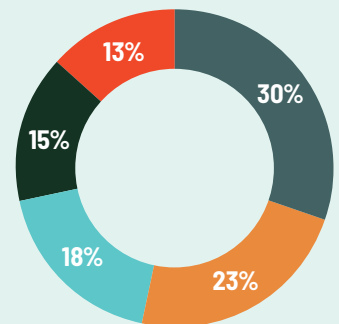
What does your organisation's AI governance cover?

- Don't know
- None of these
- Acceptable-use policy
- Data & IP protection
- Approved-tools list
- Human sign-off on AI-influenced decisions
- Vendor & model vetting



Is governance ready for agentic AI?

- Partly
- No
- Don't know
- Yes
- We have no governance at all



The AI maturity gap in maritime operations

Over the past twelve months, AI has moved closer to the commercial and operational core of maritime processes. It is now being used to draft contractual wording, review documents, organise correspondence and support analysis.

Some companies have developed or are developing systems that can draw upon historical data to identify risks and recommend how a user should proceed.

Despite the pace of recent development, the presence of AI does not necessarily indicate more mature operations. There is an important difference between an employee using an AI tool and an organisation knowing that tool is being used and how.

This is the AI maturity gap. It is not simply the gap between companies that have embedded AI tools in their daily operations and those that have not. It is the gap between using AI and having the infrastructure and controls required to successfully integrate it into normal work.

Maritime's AI journey since 2025

This report comes just over twelve months on from the release of *Beyond the Hype: What the maritime industry really thinks about AI*, an initial Thetius and Marcura thought leadership project that revealed the gap between AI experimentation and meaningful deployment, and what it takes to bridge it.

At the time, 81% of respondents said their organisations were running AI pilots, while only 11% had formal policies in place to support scaling.¹

In the twelve months since the report was released, debate has shifted from whether AI has value to how companies should deploy it. Companies are now considering which capabilities should remain internal, where specialist providers can add value and how AI should connect with the systems already used across the business.

Oscar Pernia, CTO of NextPort.AI, described the challenge, "The technology is now, I would say, faster than us and faster than the change that we can accommodate."

The survey backs this up in aggregate, though most respondents feel they are managing: 45% say they are mostly keeping up with the pace of AI change and a further 22% comfortably so, while 27% describe keeping up as requiring real effort and a small minority say they are struggling or falling behind.

Agnieszka Urszula Nowinska, Associate Professor at Aalborg University Business School, described the shift bluntly: "Adoption is not really a thing. It's old news." She said the question now is "how fast and how well can we pull that off?"



Adoption is not really a thing. It's old news."

Agnieszka Urszula Nowinska

Associate Professor at Aalborg University Business School

¹ Thetius (August, 2025) *Beyond the hype: What the maritime industry really thinks about AI.... and where they're making it work*

Research conducted by Nowinska and Gisele Msann into chartering in Danish dry bulk and tanker companies supports this view.

The research found that adoption in its sample was progressing faster than wider national comparisons, although most businesses were still experimenting or moving towards more integrated systems. Many were combining third-party products with internally controlled capabilities, especially where the application was commercially important.²

Thomas Örnevik, Chief Executive Officer at MARANICS, offered a more cautious assessment, "I think we are still very much in pilot and testing stages." Örnevik's worry is that companies are pursuing ambitious AI projects before addressing the limitations of the underlying data fed into their AI systems.

In his view, data tends to be divided between departments and applications without the context needed to connect it. In this context, even advanced models could produce a commercially misleading answer.

That gap is also evident in how individuals are adopting AI. Jack Kitching, Master and Operations Manager at Islands Unlimited, said that "There's a lack of understanding of what AI can actually do. There's no formal training on it, so most AI use is trial and error by individual managers rather than an approved method."

Janani Yagnamurthy, Senior Vice President, Product, Strategic Growth at Marcura, explained that "the next step is not just using AI to make individual tasks faster. It is connecting the commercial chain and using AI to improve the outcome."

Much of the value currently associated with AI is placed on productivity. The next phase of AI adoption will likely involve extending this beyond isolated efficiencies and across connected commercial and operational workflows.

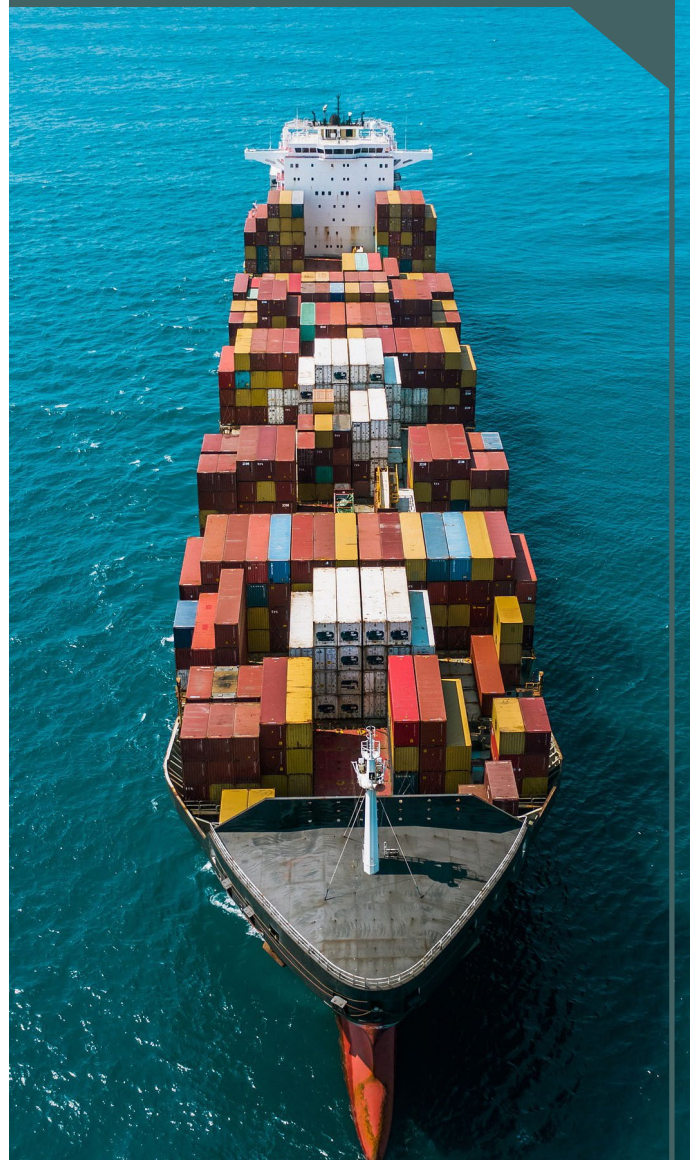
That perception already shows up in the data: 73% of respondents in the survey agree that AI is helping them perform better or work faster, and enabling them to do things they could not do without it.

The International Maritime Organization's (IMO) Strategy on Maritime Digitalisation shows that this challenge goes beyond individual companies. Approved by the Facilitation Committee in March 2026, the strategy places interoperability, system standardisation, data-sharing and effective data governance at the centre of maritime digitalisation across organisations.³

For AI, these foundations are particularly important as systems that cannot reliably access and exchange current information risk producing incomplete or misleading outputs.

Rajesh Gopinathan, Head of Business Transformation at Seaspan, argued, "AI should be the last piece of the puzzle. You have to first get the foundations right." He added that "there is a lot of groundwork to be done before we can fully rely on an AI to do the work for you."

Takeaway: Adoption has moved faster than understanding, leaving many organisations further along in daily use than in confidence.



2. Aalborg Universitet (2025) [AI disruption of chartering in Danish Shipping](#)

3. International Maritime Organization (March, 2026) [Facilitation Committee approves digitalization strategy and cyber security measures](#)

Survey analysis

The 2026 Thetius and Marcura survey received 60 responses from across the maritime industry, with technology providers making up the largest group alongside owner-operators, ship managers and asset-light operators.

The sample also leaned towards more senior roles, with 78% of respondents working at middle management, senior management or C-suite level. This provides the findings with a strong mix of operational and decision-making perspectives from across the sector.

The findings generally show that AI is becoming a more routine element of maritime work, with 63% of respondents reporting they now use AI every day, rising to 80% when weekly users are included.

Because this year's respondents are different from those in 2025, the comparisons give an indication of how views are changing rather than tracking the same people over time.

When asked how the role of AI in their work had changed over the past twelve months, 72% described it as a growing operational tool, threaded into some workflows or already essential.

Optimism around AI has remained mostly stable since last year's survey. 78% of respondents were highly or cautiously positive about AI's role in their work, compared with 82% who showed optimism in the 2025 research.

There are also signs that organisations are moving further along the maturity curve. This year, 42% described their organisation as implementing AI in some areas or as mature and governed, compared with 33% that had progressed beyond pilots in the 2025 research.

Formal internal governance has grown, but it has not kept pace with the real-world use of AI tools. 35% of respondents said their organisation now has a formal AI policy, compared with 11% in 2025. However, only 25% said their organisation has a policy that people actually follow.

The results also highlight why adoption and trust should not be treated as the same thing. 70% of those surveyed said they would always check an AI recommendation before acting on an important business decision.

At the same time, 85% of respondents said AI still saves them more time overall, after checking and correction are taken into account, which suggests the challenge is less about removing human involvement and more about understanding where that involvement continues to add value.

Confidence in how to use AI within their own role is fairly high: 70% of respondents said they feel somewhat or very confident they understand how AI should be used in their job, though that leaves three in ten who do not.

Respondents who described AI as a growing operational tool, threaded into some workflows or already essential



Respondents who described their organisation as implementing AI in some areas

42% 2026 **33%** 2025

Respondents who say their organisation now has a formal AI policy

35% 2026 **11%** 2025

Respondents who were highly or cautiously positive about AI's role in their work

78% 2026 **82%** 2025

Takeaway: More companies are using AI every day, but very few have built the governance to match that pace.

Where AI already sits in daily work

Some of the best opportunities for maritime AI are in tasks where users need to work through vast amounts of information and make repeated commercial judgements. Charter party review is one example of this.

Applying AI to commercial review

A charter party could contain standard clauses, negotiated amendments and wording carried over from previous fixtures. The reviewer needs to look for changes or what might be missing, and assess whether they are consistent with the company's position.

Yagnamurthy identified charter parties as one of the most valuable applications because a small change in wording can have significant effects on a high-value agreement. AI can support the reviewer by identifying potentially costly clauses and comparing the document with previous experience.

Thomas Stjernholm, Managing Director – Commercial at Tomini Chartering, described an AI-supported charter party (CP) system the company is implementing as a “collective brain” for the organisation.

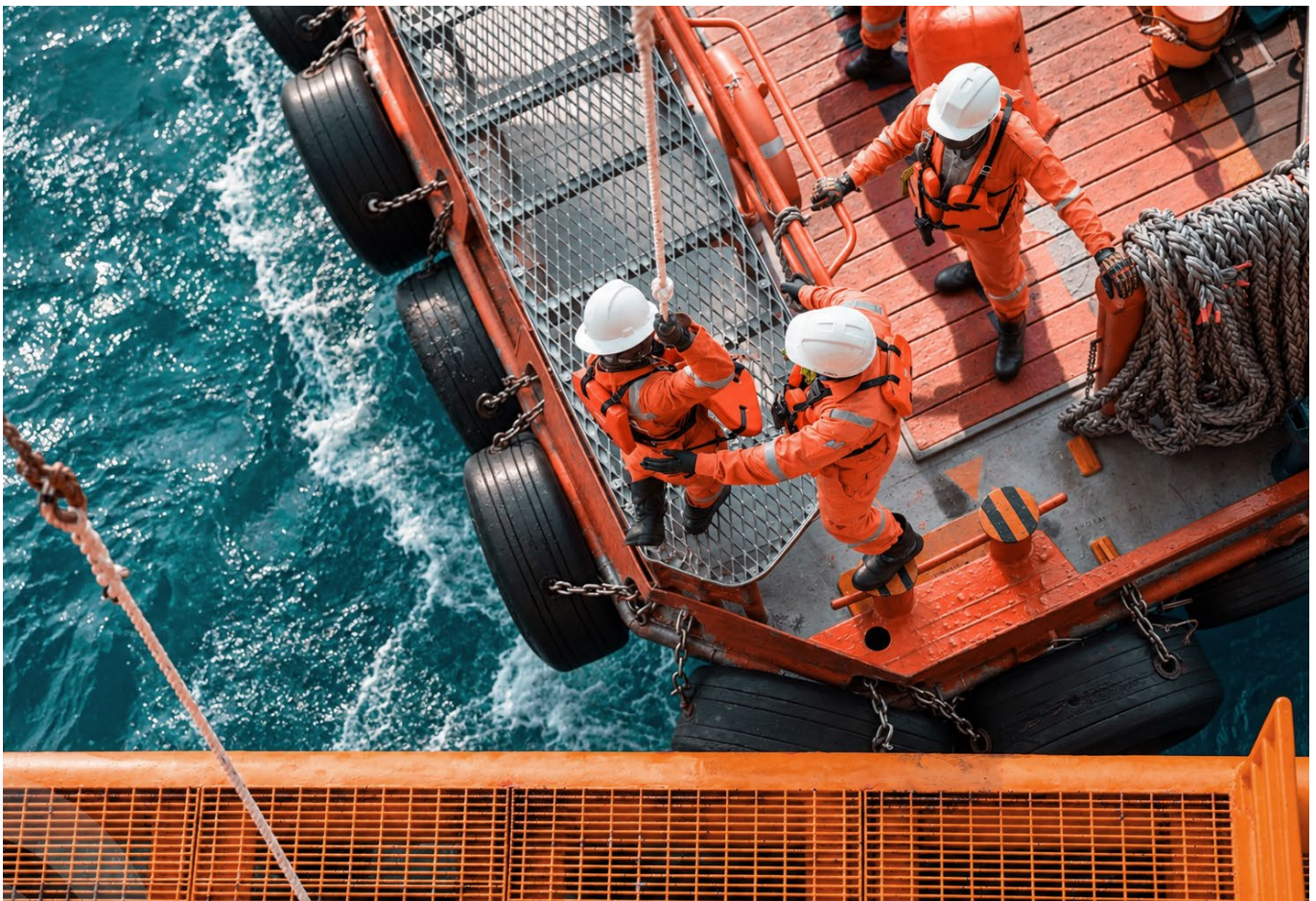
CP knowledge and experience a shipping company has gained over 30 years can be added to the system and surfaced so junior charterers can apply the knowledge of a senior from day one. For example, it can remember wording the company tends to reject or flag when an expected clause is missing.

For a chartering manager, the benefit is not that the system replaces them, but that it reduces the time and attention spent finding and organising information, leaving them to make the commercial judgement.

The survey data suggest these uses are emerging, as 10% of respondents selected voyage instructions and planning as areas where AI is used in their work today. AI could help consolidate information from across a voyage and identify inconsistencies before instructions reach the vessel.

Claims preparation was less common, selected by 3% of respondents. AI can help assemble correspondence, contractual documentation and vessel information, transcribe and quality-check them before a claim is assessed, while the judgement around exposure remains with the person responsible.

The same approach can apply to other commercial agreements. AI can help spot wording changes, compare terms with earlier contracts, and flag clauses that may need a closer look. It can make the review quicker without taking the commercial decision away from the person responsible.



Reducing routine workload

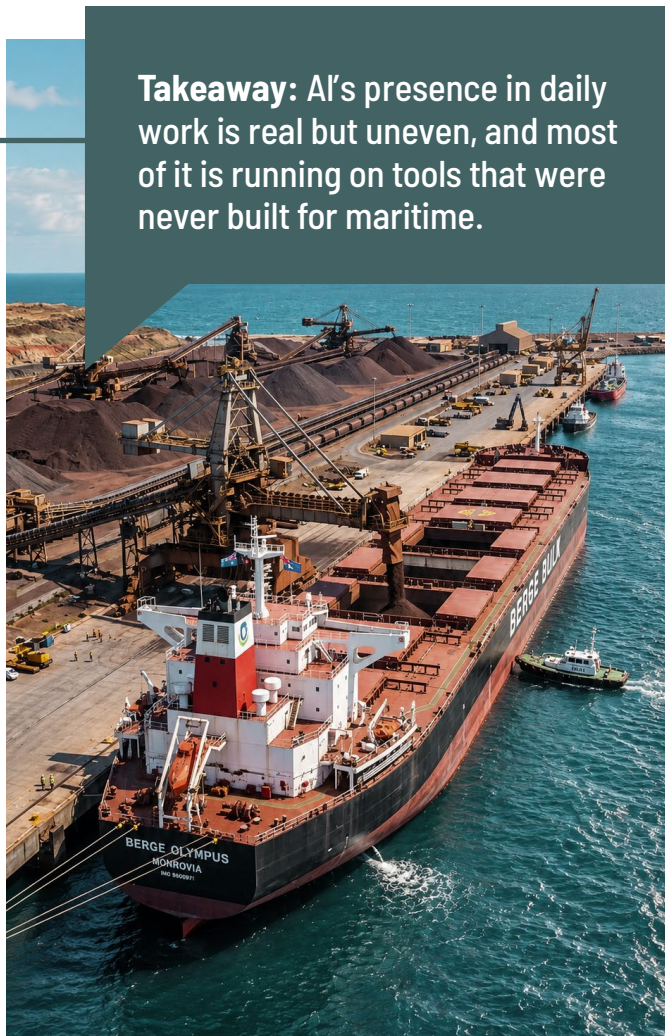
Elsewhere, AI can be useful in taking some of the routine out of a user's daily life. Tasks like reporting and handling correspondence often involve pulling together the same kinds of information, and AI can help reduce that workload so staff can focus on more pressing issues.

There can also be a gap between the people using AI and those deciding whether to implement it. Konstantinos Mesolongitis, a marine and software engineer building AI for maritime operations, said, "Your user and your decision maker are not always the same person." In his conversations with crews, he said users can be "super excited" by tools that reduce workload, "but it's not them that we have to persuade."

This is reflected in the Seafarers Happiness Index, which has highlighted the poorly supported introduction of new technology as a source of stress for crews. Seafarers described unfamiliar systems being introduced with an expectation that they would be able to use them immediately, while officers were left to learn how to use them alongside their existing workload.⁴

As AI tools continue to enter vessel workflows, the same problem could negatively affect adoption if training and implementation do not keep pace with the technology.

Takeaway: AI's presence in daily work is real but uneven, and most of it is running on tools that were never built for maritime.



Supporting commercial decisions

Commercial decision support carries more risk because a poor recommendation can have more serious consequences. In procurement, Marcura's Purchaser AI can recommend which supplier is the best fit for a requisition based on buyer specific supplier preferences such as quote completeness, and lead time.

Nandi stressed that "AI has to earn its place by solving a real problem the buyer has. Force-feeding it into a workflow just because the technology exists is how you lose trust with the people you're trying to help."

The closer the system gets to recommending what to do, the more important it is that the information behind it is reliable and properly checked.

The scale of maritime procurement makes this particularly relevant. Nandi said buyers handle "around 250 requisitions per vessel per year", with each buyer managing "five to six vessels". Each requisition can also generate several supplier quotations, creating a volume of information that is difficult to review manually.

Marcura is also using AI in its procure-to-pay workflow to match purchase orders, invoices, delivery notes and vessel receipts at line-item level, flagging discrepancies for review. The aim is to reduce manual checking and payment errors while allowing accounts payable teams to focus on more complex cases.

Things become more difficult when AI starts drawing on information from different parts of the business. A system might produce an accurate contractual summary while relying on outdated operational information elsewhere.

Maritime-specific data needs to be current and traceable. The system needs sufficient context to understand who it is working for, and an answer is only useful if it reflects the company's position and aligns with previous correct decisions.

This matters because most maritime AI use today is not maritime-specific in origin. 42% of respondents said their organisation gets its AI capability mainly by buying from general providers such as ChatGPT or Copilot, compared with just 10% buying from specialist maritime vendors.



AI has to earn its place by solving a real problem the buyer has."

Saurish Nandi

Head of AI-Driven Procurement Innovation
& Sustainability at Marcura

4. Seafarers Happiness Index (Q2, 2026) [Seafarers Happiness Index: Q2 2026](#)



Takeaway: Agentic AI multiplies the benefits of automation and the cost of getting it wrong in equal measure.

From AI assistant to AI agent

Currently, most generative AI tools operate as assistants, where a user submits a question or document and the tool produces an answer based on the input.

Agentic systems can access information, retain context and use connected tools to perform tasks. The UK National Cyber Security Centre describes these systems as being able to make decisions and take actions in pursuit of a goal without continuous human intervention.⁵

ZeroNorth's Propel tool, launched in August 2026 with Cargill, Ultrabulk and CMB.TECH as launch partners, is an example of a maritime-specific tool which uses an AI agent to support voyage optimisation.⁶

The agent is capable of generating a voyage plan, communicating with the vessel's master, incorporating feedback and updating a plan as conditions change. This is all possible while the tool's operator retains ultimate oversight.

This is not an isolated development. CMA CGM is taking a similar approach through an agentic AI platform, MAIA, developed with Mistral AI. The tool, which has been used since June 2026, allows AI agents to connect with business knowledge and internal applications to complete tasks and process operational requests.⁷

Gopinathan believes agentic AI is where "the actual benefits can be felt", pointing to activities like crew travel and purchasing as potential applications. "I think it will take at least a couple of years for the marine industry to start seeing these implemented correctly," he added.

Marcura utilises agentic AI in transcribing husbandry invoices and within its husbandry platform. AI agents help analyse data and provide intelligence on the best places to perform crew changes and cash to master.

The survey highlights that this shift is already on companies' agendas. 72% of respondents said their organisation is using, piloting, or planning to use AI agents, yet only 15% said governance is ready for AI to take actions rather than simply making recommendations.

When AI starts to act

The performance improvement comes from allowing AI to carry work across steps within processes with less human involvement. But this can also increase the consequences of an error. An incorrect answer from an AI system may remain on a screen until a user rejects it, meaning an action could be taken based on that information.

Abbas Alipanah Kordlar, Senior AI Development Specialist at Digital Exchange, explained how "giving a human an override button is not necessarily meaningful human control if, when something goes wrong, that person does not have enough information, time or readiness to intervene effectively."

When AI acts, the need for verification extends to the information it accessed, the steps it took and the actions it was authorised to complete. This introduces the idea of the "verification tax".

5. National Cyber Security Centre (March, 2026) [Facilitation Committee approves digitalization strategy and cyber security measures](#)

6. ZeroNorth (August, 2026) [ZeroNorth introduces Propel, a new agentic AI partner for maritime operations](#)

7. CMA CGM (May, 2026) [AI Now Summit: AI deployment across CMA CGM Group operations](#)

The verification tax: finding the right balance

"If it sounds good, people trust it. The issue is that an AI assumption can be hidden inside language that appears professionally written," said Örnevik. AI can produce good answers even when it has filled gaps in the information provided, making errors harder to recognise at first glance.

That's the reason why AI does not totally remove the need for human review. Instead, it changes what people need to check and what the organisation should expect to gain from that checking. Verification takes time, but it can also prevent costly mistakes, improve the quality of AI-assisted work and reveal where a system or workflow needs to improve.

The challenge is not to eliminate verification, but to make it proportionate and judge the complete human-AI workflow against the process it replaced.

What is the verification tax and why does it exist?

The verification tax is the time and effort required to check AI-generated work before it can be used or acted upon with confidence. It includes review time, but also the disruption caused by moving between the AI output and the original materials, locating evidence and correcting errors.

Users might be checking several things at once. They may need to check whether the system used the correct document, understood the company's position or relied on the right information. Even when an AI tool's conclusion appears reasonable, the basis for the decision might remain unclear.

Not all verification happens for the same reason. Warranted verification is where the consequences of an error justify close review, residual verification arises from uncertainty, limited trust or poor visibility into how an AI system reached its answer.

Warranted verification is scrutiny that remains necessary and is particularly important when an AI recommendation could change a company's contractual position.

The same applies to operational information and port intelligence, such as port restrictions, where an error could affect whether a fixture is viable. In higher-risk areas, such as sanctions, reliable evidence and compliance audit trails may still be needed even when the AI has performed well previously.

The need for human involvement also depends on the task. A meta-analysis of 106 experiments found that combining people with AI did not always lead to better results. While human-AI teams tended to perform better than people working alone, they often performed worse than whichever of the human or AI system was strongest at the task, which was particularly the case for decision-making tasks.⁸

This suggests that adding human review is not beneficial to all tasks; it needs to be focused where human judgement genuinely adds value.

Residual verification is intrinsically different because it comes from uncertainty and lack of trust rather than the consequences of the task itself. A user may continue checking because they do not fully trust the system, do not understand how it reached the answer or do not know who owns the outcome.

This kind of scrutiny is where companies can and should try to reduce to further boost productivity gains. However, some residual verification may be perfectly rational, especially while systems are still being established.

For a meaningful minority, verification has already mattered in practice: 15% said an AI error has led to a real financial, client, reputational or operational impact, and a further 12% said an error was caught only before it caused one.

8. Nature Human Behaviour (April, 2023) [When combinations of humans and AI are useful: A systematic review and meta-analysis](#)

The verification tax becomes a problem when the effort involved outweighs what the AI-assisted workflow delivers. “If I can complete a task manually in ten minutes, but AI generates an answer in one minute that then requires fifteen minutes of checking, correction and source verification, there has been no productivity gain,” said Kordlar.

Most respondents accept that trade-off in principle: 60% agreed they would accept an occasional AI error on everyday tasks in exchange for the time it saves, though this tolerance is likely to narrow sharply as the stakes of a task increase.

Verification does not necessarily erase AI’s productivity gains. 55% of survey respondents spend at least an hour a week checking or correcting AI outputs, yet 85% still say AI saves them more time overall after checking is counted in, and 73% say that AI is enabling them to do things they could not do without it. In a six-month randomised field experiment, workers using generative AI inside established workplace applications spent around two fewer hours on email each week and reduced work outside their normal hours.⁹

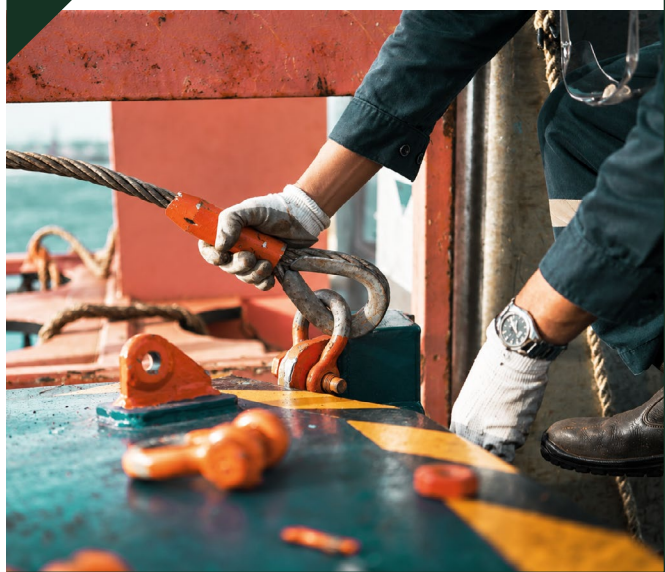
These examples show why verification time cannot be judged in isolation. The same amount of checking might be excessive in one workflow and worthwhile in another. What matters is whether the complete human-AI workflow is better than the process it replaced.



If I can complete a task manually in ten minutes, but AI generates an answer in one minute that then requires fifteen minutes of checking, correction and source verification, there has been no productivity gain.”

Abbas Alipanah Kordlar

Senior AI Development Specialist at Digital Exchange



9. NBER (November, 2025) [Shifting Work Patterns with Generative AI](#)

Takeaway: Not all checking is wasted effort. The problem is checking driven by uncertainty rather than genuine risk.

Measuring the verification tax

Before the verification tax can be reduced, companies need to understand where it occurs and what is causing it. Identifying the verification tax means examining the entire process.

For many shipping companies, establishing that baseline is difficult. “We don’t have benchmarking data,” said Gopinathan. “We want to have benchmarking data to validate whether these are all beneficial.”

Seaspan is therefore capturing data from existing processes so that future changes can be measured against “the time it takes to complete the process” and “the quality of the work that gets done.”

Marcura is taking a similar approach in procurement by tracking the economic savings achieved when buyers follow its Purchaser AI recommendations, giving customers a more direct way to assess whether the AI-driven quote comparison and recommendation is creating commercial value.

The measurement should include the time spent reviewing and correcting outputs, but it should not stop there. Escalation delays matter. So does the cost of locating original evidence or repairing a downstream error.

Companies should also look at what the workflow produces. AI may improve the quality or completeness of the work even when the time saving is modest. It may also make more detailed analysis possible where the same work would previously have been limited or skipped because of the time involved.

Review time also needs to be interpreted in context. A five-minute check may be excessive for a low-value internal summary but dangerously inadequate for a contractual recommendation. The time alone therefore says little about whether the level of review was appropriate.

Useful indicators include the proportion of outputs amended, the seriousness of the changes and how often users override the system. The organisation should also know which findings take longest to verify and whether reviewers can easily reach the underlying evidence.

A high correction rate may indicate poor model performance. It may also show that the connected information is unreliable or that the system is being used outside the task for which it was designed. These problems require different responses.

For comparison, Ardent Partners' 2025 benchmarking of accounts payable functions found exception rates of 14% industry-wide, falling to 9% among the highest-performing teams and running as high as 22% among the rest.

The comparison is not directly equivalent to maritime AI workflows, but it shows how exception rates can fall as a process becomes more mature and better controlled.

Takeaway: Companies cannot manage what they have not measured, and most are not yet measuring the right things.

10. ICO (Accessed June, 2026) [Human review](#)

Corrections can also become a source of learning. If users repeatedly identify the same problem, the organisation should capture that pattern rather than treating each correction as a one-off. It could point to an issue with the underlying data, the information being retrieved or the way the workflow has been designed.

Verification therefore creates more value when what reviewers find is used to improve future outputs. The problem is not necessarily the time spent checking an answer, but the repeated spending of that time without learning from what the review reveals.

A company should then measure the human part of the process as carefully as the AI. If reviewers approve outputs without properly validating them, then a low verification time is not evidence of a tool's maturity. If different reviewers reach inconsistent conclusions, the review process may need clearer guidance.

Overrides can be particularly revealing because they show where trust breaks down. The ICO recommends logging when people override AI-supported decisions and recording their reasons.¹⁰

Measurement should reveal why verification is happening. Some employees might check because the underlying information is unreliable or because the model has previously missed similar issues. In other cases, review may be required by policy.

Checking can also stem from uncertainty, where the user does not understand what the system has done or fears being blamed if it fails. These are different problems, even if they all appear as additional review time.



Finding the right balance

Routine outputs that have been proven to be reliable should receive less scrutiny, whereas higher-risk decisions need closer attention. The challenge for maritime companies is knowing where to draw that line.

Greater reliability would reduce checking for many, but not everyone. If an AI output had proved reliable over time, 47% of respondents said they would do much less checking or stop entirely. However, 38% said they would still do most or all of the checking.

A similar pattern shows up outside maritime. Ardent Partners found that touchless invoice processing, meaning invoices requiring no human intervention at all, averages 32.6% across accounts payable functions generally, rising to 49.2% among top performers. It is a useful illustration of what a mature, trust-calibrated workflow can look like once an organisation has enough evidence to reduce oversight on lower-risk cases.

Trust determines how far an organisation is willing to take AI beyond isolated productivity tasks.

It tends to grow when users can see relevant results and can understand how the system reached them. When outputs are inconsistent or difficult to inspect, employees may stop using the tool or check its work so thoroughly that much of the benefit disappears.

As Kordlar expressed, “the objective is not maximum trust. It is calibrated trust. A system should be trusted to perform work it has proven it can do, not assumed to be reliable in every situation.”

The survey suggests most respondents sit somewhere in the middle: 57% rated their trust in AI outputs at the midpoint of a five-point scale, with relatively few at either the highly trusting or highly sceptical ends.

Marcura’s AI strategy is to build AI capabilities that deploy AI where the complex work is needed and keep humans in the loop so key decision-making and critical interactions are owned by the right person or expert.



**The objective is not maximum trust.
It is calibrated trust.”**

Abbas Alipanah Kordlar

Senior AI Development Specialist at Digital Exchange

Takeaway: The maritime industry should make verification proportionate to risk and judge the complete human-AI workflow by whether it improves on the process it replaces.

Stjernholm also explained, “There is a negotiations part, which is what humans are really good at, but then there’s also the complexity part, which is reviewing a lot of pages. That’s not what the human brain is very good at. Rather than focusing on automation, it’s very important to look at every single task; if there is an element of complexity, you can add some AI for that and have the humans do the rest.”

AI can also make organisational experience easier to use. Knowledge from previous contracts or commercial decisions can surface when a similar issue arises again, rather than remaining buried in documents or depending on who happens to remember it.

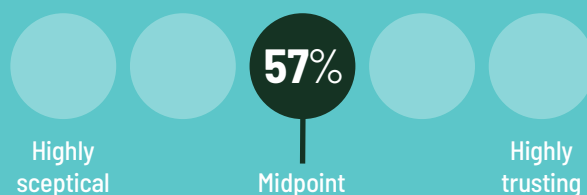
A good interface does not simply make AI easier to use; it makes trust easier to calibrate. It tells the user when the system is confident and provides the material needed to challenge it.

In reality, the most capable AI tool will not always create the most value. Companies also need to know where they can rely on it and where human judgement still matters.

The goal should not be to remove verification altogether, but to retain the checks that the risk genuinely requires while reducing the additional scrutiny caused by uncertainty or a lack of trust.

Calibrated Trust: Most Maritime Professionals Remain Neutral on AI Outputs

Percentage of respondents rating their trust in AI outputs on a 5-point scale.



From trust to accountability

Moving from isolated AI tools to AI-enabled workflows also means changing some of the processes around the technology. Companies need clear ownership, an appropriate level of review and evidence that the system can be trusted for the task.

Clear ownership of outcomes

The first step companies need to take is to establish what they are trying to achieve and who should own the result. This needs to happen before a tool is selected. Without a clear objective, the organisation cannot decide what information the system needs or what controls should surround its use.

An anonymous interviewee touched on this idea, stating that “people want to apply technology everywhere rather than asking how the problem can be solved. You need to fall in love with the problem.”

The company should understand how the task is currently done, including what information is used, where decisions are made and where problems tend to occur. Ownership can then be assigned around the workflow.

The interviews showed there is no single industry view on where responsibility should sit. Örnevik placed greater responsibility on the company because it chooses the technology and controls its use.

Stjernholm placed more responsibility on the individual, arguing that the person responsible for a contract cannot pass accountability to AI.

Nowinska saw responsibility as shared between the user and the organisation, with the exact balance still undecided.

The discussion can go on, depending on who you speak to. While there is no one-size-fits-all approach, the organisation generally owns the decision to introduce AI and the controls governing its use. Process owners should decide where the technology belongs in the workflow, while responsibility for system performance and the underlying data should also be clearly assigned.

The person making the commercial decision should remain accountable for the judgement they are expected to exercise. However, it is important for that responsibility not to extend to failures they could not reasonably have identified.

Kordlar explained this, stating, “I do not think ‘the AI made the decision’ can ever be an acceptable endpoint for accountability. Responsibility may be distributed, but it needs to be defined before deployment rather than negotiated after something has gone wrong.”

Kordlar’s point already has a real-world test case.

Real-World Test Case: In February 2024, Canada’s British Columbia Civil Resolution Tribunal found Air Canada liable after its website chatbot gave a customer incorrect information about the airline’s bereavement fare policy, telling him he could apply for the discount after he had already travelled.

When the customer relied on that answer and Air Canada later refused the refund, the airline argued in its defence that the chatbot was a separate legal entity responsible for its own actions. The tribunal rejected this as a remarkable submission, finding that it made no difference whether the information came from a static webpage or a chatbot: Air Canada was responsible for everything published on its own website.

Survey respondents were also clear on accountability. 80% partly or strongly agreed that, however capable AI becomes, a named person should always be accountable for every commercial decision.

Ownership also depends on leadership having a realistic picture of what the technology can do. 40% of respondents described their senior leadership's understanding of AI as realistic, while 30% felt leaders overestimate its capabilities, 10% felt they underestimate them and 20% were unsure.

If a company deploys a third-party product, that should not remove its responsibility for deciding whether it is suitable for the workflow. For every AI-assisted workflow, employees should know who can approve its deployment and who receives an escalation.

An audit trail should show which system was used, what information it accessed and whether a person changed or rejected its recommendation.

Clear ownership can turn AI from an informal aid into a managed part of a company. It establishes who is responsible for improving the process rather than leaving every user to decide in isolation what the technology can be trusted to do.

Takeaway: Clear ownership makes accountability easier to establish when an AI-assisted decision goes wrong.



Human oversight matched to risk

Once ownership has been established, the next step is to decide how much risk the workflow carries. Companies need to consider what could happen if the AI gets it wrong and how easily that failure could be identified or corrected.

Sensitive information or less familiar tasks will usually need tighter controls. Lower-risk work can be handled more lightly where mistakes are easy to spot and correct. Once a system has shown that it can perform reliably, some of that checking can move towards sampling or automated monitoring.

The consequences can also change once an AI-generated error leaves the organisation. "We're most cautious about errors being transmitted externally. Internal errors can be caught and managed, but external errors can damage reputations," said Kitching.

Higher-consequence decisions should require formal human approval. For example, this might include accepting contractual exposure or making a sanctions judgement. While AI might be able to help organise the evidence, the final decision should remain with a human with the right experience.

The amount of checking will depend on the workflow. In claims, AI might be able to review documents with limited oversight, but the final decision and any settlement figure should still be signed off by a person because of the financial and reputational risks involved.

In commercial negotiations, AI may be useful for preparing background and precedent, but real-time judgement calls in the room are unlikely to be delegated in the near term. Procurement decisions exceeding a certain value threshold may warrant the same formal approval process as contractual commitments, even when AI has conducted the initial supplier comparison.

This backs up Nandi's description of AI-supported procurement, in which the system can recommend a supplier, but "the decision-making is still on the buyer's side."

Customer-facing communications may need a similar level of oversight. AI can help draft a response, but a person may still need to sign it off before it reaches the client, especially where commercial terms, charter party clauses or service problems are involved.

It's a human-to-AI-to-human process: the human puts in the knowledge, the AI curates and connects it to the clause in front of you, and the human makes the final decision."

Thomas Stjernholm

Managing Director - Commercial at Tomini Chartering

Stjernholm explains it best, "it's a human-to-AI-to-human process: the human puts in the knowledge, the AI curates and connects it to the clause in front of you, and the human makes the final decision".

Escalation should also be a central part of any workflow. For example, someone might need to step in when important information is missing, or the output falls outside what the system would normally be expected to produce.

Örnevik compared this to a sensor moving outside its expected range: "Say that you have a sensor reading that is supposed to be between 10 and 20 and all of a sudden it reads five or 40. You need to make sure that, okay, here's an alarm. Something is going on. What is it?"

The same principle can be applied to commercial AI, as escalation should be triggered by the potential business consequence of an output, rather than by a tool's confidence alone.



In particular, agentic AI needs clear boundaries. The NCSC recommends starting with low-risk tasks and introducing agents gradually through clearly defined use cases. It also warns against deploying agents where their actions cannot be properly understood, monitored or contained.¹¹

An agent might, for example, be allowed to gather information and draft an action without being allowed to carry it out. More authority can be added later if an organisation has evidence that the system performs well and that mistakes can be contained.

During any implementation period, trust should only grow task by task. For example, it should not be assumed that a system that is reliable at extracting information from documents has automatically proved that it can make commercial recommendations.

Takeaway: The amount of oversight a task needs should track its consequences, not the technology behind it.

Improving the quality of AI outputs

The starting point is the information the system relies on. As Örnevik explained, "better data doesn't mean more data." What matters is whether that information can be trusted and whether it makes sense in the context in which it is being used.

Mesolongitis explained, "I would love for people to understand what it truly means to own their data." He said maritime companies can become "prisoners of those vendors" when they cannot readily access or use the data held in their systems.

Shipping companies often hold the information AI needs in forms that are difficult to use reliably, including old documents and knowledge that remains with individual employees.

Companies therefore need to decide which information the system should rely on and make sure it is kept up to date. The aim should not be to clean every dataset before using AI, but to give the system a reliable information base for the task it is being asked to perform.

The maritime context alone will not be enough, as a system also needs to understand the specific company's position and the information relevant to the decision it supports.

¹¹. National Cyber Security Centre (Accessed July, 2026)
[Thinking carefully before adopting agentic AI](#)

Yagnamurthy described how Marcura “builds evaluation metrics based on real and factual data that we receive from the end user for that specific use case, and then we continue to run these tests and we show that as results in the audit dashboard to see how accurate our AI is.”

Shipping companies should aim to apply the same approach internally by testing systems against historical cases, particularly those that have caused problems in the past.

Performance should also be judged by the task being performed rather than reduced to a single accuracy figure. A system could be very good at extracting dates but much less reliable when interpreting contractual obligations.

Testing should continue after deployment, as changes to the model or its associated information can affect performance, and changing business conditions can make previously reliable outputs less dependable.

Users should also have a clear way to flag an answer that is wrong or incomplete. Those corrections should feed back into the evaluation process rather than disappear once the final document has been edited. Repeated corrections can show where the data, retrieval or workflow needs to improve, turning verification into a source of learning rather than simply another review step.

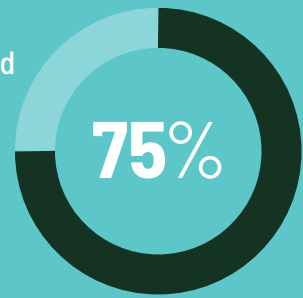
The product itself can make verification easier, as outputs should point users back to the relevant source and make it clear when the system is uncertain or working with incomplete information.

There is also a risk that employees become used to receiving answers without developing the judgement needed to challenge them. As Yagnamurthy stated, “Don’t replace muscle memory with AI.”

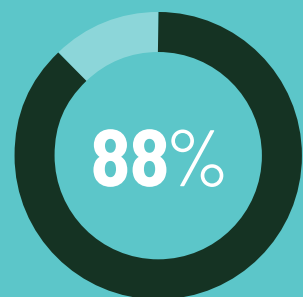
The survey points to some tension here. 75% said AI is helping less experienced colleagues become effective faster by giving them access to knowledge that would otherwise take years to build, which cuts against the muscle-memory concern even as it raises a related one: 88% expressed at least some concern that relying too much on AI could weaken human skills and judgement over time.

The survey suggests that support for employees remains uneven. Only 30% said their organisation had provided some or comprehensive training on using AI safely, while 28% said they had received no training at all.

Respondents said AI is helping less experienced colleagues become effective faster by giving them access to knowledge that would otherwise take years to build



Respondents expressed at least some concern that relying too much on AI could weaken human skills and judgement over time



Takeaway: AI output is only as trustworthy as the data, testing and feedback loops behind it.

Governance is lagging behind adoption

Formal internal governance has grown, but it has not kept pace with the real-world use of AI tools. 35% of respondents said their organisation now has a formal AI policy, compared with 11% in 2025.

One senior IT and cybersecurity leader at a shipping company argued that AI cannot simply be treated like other software. One mistake they see is companies “giving licences without having a policy, a governance model” around how employees should use them. “It’s not a PDF and Acrobat PDF reader. It’s an AI tool that has access to your data.”

How that AI capability is sourced matters for governance too. 42% of respondents said their organisation gets it mainly by buying from general providers such as ChatGPT or Copilot, against just 10% buying from specialist maritime vendors, and general tools bring governance questions of their own around data handling and model behaviour that a company has not chosen or configured.

The survey shows that governance is still struggling to keep pace with use. Just 28% of respondents said their organisation’s governance had kept pace with the use of AI internally.

Across the full sample, 25% said AI use had outpaced governance, 23% said their organisation had no governance in place at all, while 20% were unsure.

Where governance does exist, it often stops short of covering decisions rather than tools: only 8% of respondents said their organisation’s AI governance includes human sign-off on AI-influenced decisions, compared with the larger shares who said it covers an approved-tools list or an acceptable-use policy.

Takeaway: Governance is lagging behind adoption, and that gap is itself becoming a source of risk.

Companies should also keep a record of the AI systems they use and how each is used. That record should make clear who owns the system, what information it can access and what controls apply.

It should cover both third-party products and tools developed internally, while making a clear distinction between low-risk productivity tools and systems that can influence commercial decisions.

When buying an external product, companies need to understand how customer data is stored and whether it is used to train the model. They should also know what happens when the provider updates the system and whether earlier testing still applies.

This matters because the product can change even when the company’s own workflow does not. A new model version may interpret contractual wording differently or present uncertainty differently.

Large changes should therefore trigger further testing. If a provider cannot explain what has changed, the company may need to monitor the system more closely or limit its use.

The NIST AI Risk Management Framework provides a voluntary structure for managing AI risk. Its core is organised around four functions: Govern, Map, Measure and Manage, with governance running across the other three.¹²

The framework should inform the organisation’s approach rather than become a substitute for workflow-level decisions. A company can have a comprehensive policy and still leave employees uncertain about whether analysis of a particular clause requires approval.

Legal and insurance teams should be involved before a dispute occurs. Contracts with providers should address confidentiality, system changes and support following a failure. Internal policies should make clear that AI does not remove existing contractual duties.

Regulatory expectations are also developing. For example, the EU AI Act became broadly applicable on 2 August 2026, although some provisions follow later timelines. Its AI literacy requirements have applied since February 2025.¹³

AI governance should fit within the company’s existing risk and compliance structures, rather than creating a separate process for every tool.

Employees should not have to interpret broad principles every time they use AI. The approved way of working should be clear and practical.

¹² NIST (January, 2023) [Artificial Intelligence Risk Management Framework \(AI RMF 1.0\)](#)

¹³ European Commission (Accessed June, 2026) [AI Act](#)



Takeaway: Banning unofficial AI use rarely works. Providing a better sanctioned alternative does.

Shadow AI

Formal governance also needs to account for AI use taking place outside approved systems. A company might think it is taking a cautious approach, even as employees are already using consumer AI tools in their daily work.

Shadow AI refers to tools or accounts being used for work without the organisation's approval or oversight. For example, in maritime, that could mean using a public model to help draft contractual wording or review correspondence.

The survey highlighted this as a factor, with 48% of respondents saying people in their organisation use unofficial AI tools for work at least occasionally.

A senior IT and cybersecurity leader at a shipping company described how commonplace this use can become. Before the company launched its corporate AI tool, an internal exercise "identified that more than 50% of the group was utilising 22 different generative AI applications."

Nowinska described shadow AI as "probably a risk," but argued the more useful question is "why are people doing that in the first place?", particularly what might be missing within an organisation, such as access to the right tools or models, that pushes employees to bypass established rules.

"You cannot stop people from using AI. It is there. People are seeing the benefit of it," said Gopinathan. He continued, "It is better to put governance in place and then start providing people with access to AI, and officially tell them which channel to use for official reasons."

The rules around data also need to be clear. Employees should understand what information must never be entered into public tools. The approved alternative also needs to work well enough that employees actually use it.

Companies should provide an approved environment with the right access controls and keep new tools under review as part of normal governance. Bringing informal AI use into managed workflows allows the company to protect its information while deciding which uses are genuinely worth adopting more widely.



You cannot stop people from using AI. It is there. People are seeing the benefit of it."

Rajesh Gopinathan

Head of Business Transformation at Seaspan

Conclusion and recommendations

The maritime industry's relationship with AI is developing at speed. A year ago, much of the conversation centred on pilots and experimentation. In contrast, today companies are beginning to question which workflows AI offers genuine value in, where it can be allowed to recommend or act, and how much confidence organisations should place in its output.

The quality of AI outputs matters alongside the time saved, and so does the effort required to establish that the output is trustworthy. This is where the verification tax can become useful.

A certain level of scrutiny is warranted because the consequences of getting something wrong can be huge. The problem arises when organisations repeatedly check outputs because users lack confidence in the system or do not know who is responsible if it fails.

The level of human involvement, therefore, needs to reflect the task and the consequences if the system gets it wrong. Five key priorities emerged from this research project.

01 Start with the workflow

Companies should start with a specific workflow or problem rather than looking for somewhere to deploy AI. Controlled pilots can then be used to understand how the technology performs before its use is expanded.

Before introducing AI, companies should map out how the work is currently done and identify where repetitive work or other problems exist. Understanding the workflow also means understanding why people currently do it the way they do. As Yagnamurthy noted elsewhere in this report, professional judgement built up over years is not something people give up easily, and a redesign that ignores that will meet resistance regardless of how good the technology is.

As Nandi explained, companies should not “force-feed AI” into a process simply because the technology is available. Mapping the existing process first also provides a baseline against which the new AI workflow can be judged.

02 Measure the complete human-AI workflow

The time saved by an AI tool is only one part of the value equation. As Kordlar put it earlier in this report, a tool that takes one minute to produce an answer but fifteen minutes to check has delivered no productivity gain at all.

Companies therefore need to look beyond headline time savings and assess the end-to-end workflow. Measurement also needs to capture what the new workflow makes possible. A new AI tool can produce more complete and in-depth analyses or enable work that was previously unworkable due to the time and effort involved.

The strongest basis for investment decisions is therefore a direct comparison between the AI-assisted workflow and the process it replaces, taking into account not only time, but also quality, capability and the value created.

03 Match verification to the consequences of getting it wrong

Not all AI output should require the same level of scrutiny. The distinction between warranted and residual verification set out earlier in this report is the tool for making that judgement: reduce the checking that comes from uncertainty, not the checking a decision genuinely warrants.

As Kordlar argued, the objective is not maximum trust. It is calibrated trust, earned task by task rather than assumed for a system as a whole. Lower-risk tasks can be reviewed more lightly once they have proved reliable, while more consequential decisions may still need human approval.

04 Turn verification into a learning process

Human review can improve what an AI tool does next, but only if what reviewers find is captured rather than lost once a task is finished. If people keep correcting the same mistake, it could indicate a problem with the underlying data or the way the workflow has been organised.

Marcura's own approach of testing systems against data and tracking results in an audit dashboard is one version of this discipline. Applied well, verification becomes part of how a system improves rather than just another cost.

05 Establish ownership and governance

AI is harder to manage when it is unclear who is responsible for its output, and that responsibility does not transfer to the technology itself, whether the system was built in-house or bought in. The Air Canada case cited earlier in this report is a reminder of how that argument fares in practice: a company cannot delegate accountability to a system it chose to deploy.

That distinction matters because most maritime AI capability today is not maritime-specific in origin. 42% of respondents said their organisation gets its AI mainly from general providers such as ChatGPT or Copilot, against just 10% buying from specialist maritime vendors, and each choice carries governance questions a company has not necessarily chosen or configured itself, including how data is stored, whether it trains the model, and what happens when the provider changes it. These questions should be put directly to vendors rather than assuming a product's capability also means it is governed.

Companies should be clear about who owns each AI-enabled workflow and where to escalate issues, whichever kind of system they are using. Governance also needs to reflect how people are actually using AI. Banning unofficial tools outright rarely works, and companies need to provide employees with an approved option that is good enough for them to actually use.

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Earning Trust: AI in Maritime



Thetius



marcura