



TrueFathom

The maritime intelligence platform

Vessel risk · Sanctions screening · ESG & decarbonisation
Company reports · 7-layer ownership chains

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May 2026

Platform overview

TrueFathom is a maritime intelligence platform serving financial institutions, insurers, traders, and maritime law practitioners managing vessel-related risk. Every data point on the platform is independently sourced, timestamped, and inspectable. Designed for credit-committee, underwriting, and audit workflows where decisions must be defensible weeks or years later.

What sets the platform apart

- **Audit-grade transparency.** The only risk score that shows its working. Twelve independently weighted factors, no hidden composites.
- **Cross-domain in a single screen.** Identity, ownership, sanctions, port-state inspections, casualty records, emissions, AIS behaviour, certificates, and AI-generated summaries.
- **Beneficial ownership traced 7 layers deep** across all sanctions, screening, and risk components.
- **Real-time sanctions clearance.** 24 lists across 22 jurisdictions, refreshed within one hour of source publication.
- **Eight regulatory tools from a single dataset.** CII, FuelEU, EU ETS, Poseidon Principles, Hong Kong recycling, MLC crew welfare, CSRD reporting, and pool participation. Change a fleet, change a fuel mix, every figure updates consistently.

Free tier, try the full platform

1 Free Vessel Screen per month

Five flagship products

- **Vessel Screen:** comprehensive single-IMO dossier
- **Risk Scores:** 12-factor, fully replayable
- **Sanctions Screening:** 7-layer chain traversal across 24 lists
- **ESG & Decarbonisation Suite:** 8 regulatory tools, one dataset
- **Company Report:** AAA–D score for maritime companies

Plans

Plan	Price / seat / month
Free	£0
Starter	£229
Pro	£599
Scale	£1,999
Enterprise	POA

Annual billing receives 20% off. All paid tiers include every product. Tier differences are in volume (screens/reports per seat), API allowance, rate limits, data rooms, and support level.

Vessel Screen

A single IMO lookup returns a comprehensive vessel dossier showing ownership, sanctions status, port-state inspections, casualty records, emissions data, certificates, AIS behaviour, and an AI-generated summary, exportable in multiple formats.

14 INDEPENDENT DATA DOMAINS

Identity · Ownership (7-layer beneficial chain) · Sanctions (24 lists, 22 jurisdictions) · PSC history (Paris MOU, Tokyo MOU, USCG) · Casualty records · CII / ESG ratings · Class status · AIS behaviour analysis · 12-factor risk score · AAA–D entity rating · Adverse media · Certificates · Port positions.

KEY CAPABILITIES

- **Audit trail.** Each data point is independently sourced, timestamped, and inspectable with underlying record access.
- **Single credit per screen.** No recurring broker query fees.
- **File export** for credit committees, underwriting files, and audit.

USE CASES

- Ship finance and lending decisions
- Marine insurance underwriting
- Commodity trading verification
- Maritime law and compliance
- Trade finance assessments

Risk Scores

The only maritime risk score that shows its working. Twelve independently weighted factors totalling 100%, published, inspectable, and fully replayable. Built for credit-committee audit trails and historical validation work.

KEY CAPABILITIES

- **12-factor model** with published weights. No hidden composites, no opaque blending.
- **Replayable.** Credit-committee audits can reproduce the exact score available at a historical decision point.
- **Plain-English AI summaries** explain scores and risk flags for non-technical reviewers.
- **Each factor independently inspectable** with underlying record access.

FACTOR COVERAGE

Identity · Ownership · Sanctions (24 lists / 22 jurisdictions) · PSC history · Casualty records · CII / ESG ratings · Class status · AIS behaviour analysis · Entity Ratings (AAA–D) · Adverse media · Certificates · Position / port calls.

USE CASES

- Credit committee approvals with historical validation
- Ship finance and lending decisions
- Marine insurance underwriting
- Compliance and sanctions screening
- Trade and commodity trading risk assessment

TIER INCLUSION

Risk Scores are **included in every paid tier** with no separate module charge. The Free tier includes the full 12-factor score on its monthly Vessel Screen. Historical replay capability ships with Pro and above.

Sanctions Screening

Sanctions clearance in seconds, not hours, for vessels, companies, and individuals across the major regulatory regimes plus 80+ aggregated lists. Every screen produces a timestamped, audit-ready clearance record.

KEY CAPABILITIES

- **7-layer beneficial ownership traversal** on every screen, not just the named entity.
- **24 lists across 22 jurisdictions** refreshed within one hour of source publication.
- **Timestamped, exportable clearance records** for the audit file.
- **PEP scanning** across the full ownership chain for enhanced due diligence.
- **Webhook alerts** on Pro+ for changes to previously cleared counterparties.

COVERAGE

- OFAC SDN + Sectoral Sanctions Identifications
- OFSI consolidated (UK Treasury)
- EU CFSP consolidated list
- UN Security Council consolidated designations
- Canada · Australia · Switzerland · Japan · Singapore national lists
- Maritime-specific: sanctioned flags and port bans
- OpenSanctions: 80+ additional global lists aggregated

ESG & Decarbonisation Suite

Eight synchronised regulatory tools operating from a single fleet and emissions dataset. Change a fleet, change a fuel mix, and every figure across every framework updates consistently.

REGULATORY COVERAGE

- **CII:** Carbon Intensity Indicator with 2030 trajectory forecasting
- **FuelEU Maritime:** compliance balance forecasting and pooling marketplace
- **EU ETS:** allowance exposure modelling with cost impact (example scenarios show €2.1M exposure)
- **Poseidon Principles:** bank-level alignment scoring
- **Hong Kong recycling:** end-of-life vessel compliance verification
- **MLC crew welfare:** flag identification using PSC deficiencies + ILO abandonment data
- **CSRD reporting:** double-materiality assessments, audit-trail exports
- **Pool participation:** compliance-balancing marketplace

KEY CAPABILITIES

- **Single dataset underneath:** eight tools stay in sync
- **Per-vessel and fleet-level metrics**
- **Scenario modelling** (current and stress scenarios)
- **CSRD-ready exports** with audit trail
- **Forecast modelling** for FY 2026 and beyond

TIER INCLUSION

Tier	ESG Suite access
Free	CII and FuelEU forecasting for one vessel
Starter / Pro / Scale	Full 8-tool suite + CSRD exports + Poseidon alignment + pooling marketplace
Enterprise	Full suite + dedicated configuration support + SLA

Company Report

A credit-style rating system for maritime companies designed for financial institutions. AAA–D rating across six components, three valuation methods, and per-vessel risk scoring across the full fleet portfolio.

SIX-COMPONENT RATING SYSTEM

- Fleet quality
- Ownership transparency
- Sanctions chain screening (every entity, beneficial owner, and director screened against 24 lists in 22 jurisdictions)
- Operating record
- Financial strength
- ESG posture

KEY CAPABILITIES

- **Multi-method valuation:** NAV, DCF, and multiples approaches with disclosed sources
- **7-layer beneficial owner identification** with jurisdiction quality assessment
- **Historical replay:** rating data accessible back to 2018
- **Tonnage-weighted fleet risk:** individual vessel risk scores rolled up
- **Refresh cadence:** weekly entity rating updates with daily underlying fleet data refresh

About TrueFathom

The company

TrueFathom Ltd, a UK-registered company. The platform serves financial institutions, marine insurers, commodity traders, maritime law practitioners, and trade finance professionals managing vessel-related risk.

Data sources

Primary regulatory sources are accessed directly: OFAC, OFSI, EU CFSP, UN Security Council, and national sanctions lists from Canada, Australia, Switzerland, Japan, and Singapore. Port-state control data from Paris MOU, Tokyo MOU, USCG. Emissions and ESG data from THETIS-MRV, FuelEU pooling registries, Poseidon Principles disclosure datasets, and Hong Kong recycling registries. AIS position data via two independent ingestion streams for redundancy. Open beneficial-ownership data from Companies House (UK), 7 European registries, Japan EDINET, and Companies House PSC (Persons of Significant Control) feeds.

Audit and compliance

Every data point on the platform carries a source and a timestamp. Every risk score, sanctions clearance, and entity rating is replayable to any historical date since 2018. Branded PDF exports are designed for inclusion in credit-committee files, underwriting decisions, and regulatory audit submissions.

Contact

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