



December 1, 2025

The Honorable Sam Graves, Chairman  
House Committee on Transportation & Infrastructure  
2165 Rayburn House Office Building  
Washington, DC 20515

The Honorable Ted Cruz, Chairman  
Senate Committee on Commerce  
254 Russell Senate Office Building  
Washington, DC 20510

The Honorable Rick Larsen, Ranking Member  
House Committee on Transportation & Infrastructure  
2163 Rayburn House Office Building  
Washington, DC 20515

The Honorable Maria Cantwell, Ranking Member  
Senate Committee on Commerce  
511 Hart Senate Office Building  
Washington, DC 20510

Dear Chairs Cruz and Graves and Ranking Members Cantwell and Larsen:

Before another year passes, we implore you to fix the mistake made by a prior Congress, which broke the annual commercial insurance market for more than 1,400 American SCUBA diving stores, day boat operators, and dive-related small businesses like us. In the last three years, our businesses have struggled to pay paralyzing insurance cost increases. As you know, the 117<sup>th</sup> Congress included a provision in the 2023 National Defense Authorization Act (NDAA) called “The Small Passenger Vessel Act” (SPVA), via Section 11503. This was a part of the Congressional response to a tragic 2019 boat accident off the coast of Santa Barbara, CA on the overnight vessel *MV Conception*. Like you, we were heartbroken by this tragedy, and we appreciate the safety changes Congress initially enacted.

However, **the 2022 SPVA included a requirement that immediately disrupted commercial insurance pricing for all American dive businesses.** Because insurance contracts are written and priced annually to cover risks over a twelve-month period, the sudden congressional mandate that annual contracts in the dive community cover two years of possible risk resulted in immediate and significant disruptions in every state-based insurance market. While the provision’s original sponsor was earnestly and commendably trying to help the victims’ families after the heartbreaking 2019 accident, the SPVA language changed as it made its way through the NDAA process.

**We know owners in Washington State, California, Missouri, Texas, and across the U.S. who closed their doors forever because they cannot afford the heightened annual insurance premiums.** Small day boat dive operators from fresh and saltwater regions have seen astronomical annual premium increases, some report a *delta* of \$160,000 every year since the 2022 change. Dive store owners with no boats of their own report annual premium increases as high as \$40,000. Just like us, these are all local and often family-owned businesses without “deep pockets” to absorb these costs. Many owners have had to lay off employees and/or raise prices for consumers just to stay in business. The impact is especially concerning as it adds financial strain without directly contributing to safety enhancements,

Collectively, the dive industry employs tens of thousands of Americans and annually, serves more than 2.6 million American recreational divers, 11 million American snorkelers, and millions of international tourists each year. Our small and micro businesses contribute to local tourism economies in coastal and inland regions across the U.S. Many of us support our local communities in other ways as well, e.g., partnering with marine biologists or local researchers, supporting veterans and various nonprofits that serve veterans and others with PTSD, educating consumers about invasive species, and more.

**We ask you to either repeal or modify Section 11503 of the 2023 NDAA** with the compromise legislative changes proposed by “The Don’t Imperil Vessel Employees, Business Owners, and Tourism (DIVE BOAT) Act” first championed by Rep. Aaron Bean in the 118<sup>th</sup> Congress. This language was developed with input from insurance actuaries and would:

- Hold overnight vessels to higher standards, honoring the spirit in which the original law was enacted, but subject this class of vessel operator to a “look back” period more in line with how annual insurance premiums are priced.
- Remove “day-boats” from the extended “look back” period—reverting them to the same standards as other small vessel operators, e.g., sport fishing, pleasure cruises, yachts, and tow boats.

The changes proposed in the DIVE BOAT Act aim to hold bad actors accountable while alleviating the burden of unfair cost increases for law-abiding businesses like our own. Bad actors should be held responsible, but not at the expense of thousands of small businesses and employees like us who operate safely and responsibly every day. We ask Congress to support a compromise that does not unfairly punish an entire industry, its employees, and its consumers.

Thank you for your consideration. For further information, please feel free to contact Tom Ingram, President & CEO of the Diving Equipment and Marketing Association (DEMA) at [tom@dema.org](mailto:tom@dema.org) or DEMA’s legislative expert in Washington, D.C., Emily Coyle at [ECoyle@forbes-tate.com](mailto:ECoyle@forbes-tate.com).

Sincerely,

<b>Kneale Ewing</b> Dive Instructor	<b>Shelli Hendricks</b> President	<b>Nicolas Fitzgerald</b> Dive Instructor	<b>Michael Fitzgerald</b> CEO
Beaver Dam Dive Shop & Resort	Blue Horizon Solutions LLC	California Scuba Center Inc	California Scuba Center Inc
Eureka Springs, AZ	Sun City West, AZ	Clovis, CA	Clovis, CA
<b>Amanda Washton</b> Attorney	<b>Bruce Weitzenhoffer</b> Owner	<b>Jazmine Virden</b> Dive Instructor	<b>Robbert Bruins,</b> Director - Product Dev.
Thompson Hine LLP	Best SCUBA, LLC	XS Scuba	XS Scuba
Los Angeles, CA	Monterey, CA	Santa Ana, CA	Santa Ana, CA
<b>Arton Zerbe</b> Partner	<b>Steve Weaver</b> Founder	<b>Jennifer Collister</b> President	<b>Jeffrey Cinciripino</b> President
Denzer LP	Weavers Dive and Travel Center	Reef and Rainforest Travel	Scuba Educational Alliance of CT
Vallejo, CA	Boulder, CO	Denver, CO	Glastonbury, CT
<b>Connie Maxwell</b> Dive Instructor	<b>William Cole</b> Owner	<b>Tim Webb</b> President	<b>Andrew Byrd</b> Owner
Dragonfly Trace Scuba	Sea Experience Inc	Caradonna Dive Adventures	Reef Chief Charters
Fort White, FL	Ft. Lauderdale, FL	Longwood, FL	Niceville, FL

<b>Trevor Dell</b>	<b>Kris Petty</b>	<b>Jason Belpo</b>	<b>Brian Carney</b>
Owner	Staff Instructor	Executive VP / General Manager	CEO
Discovery Dive World	Professional Scuba School International (PSS)	Clearly Cayman Dive Resorts	Scuba Diving International
Niceville, FL	Orlando, FL	St. Petersburg, FL	Stuart, FL
<b>Bob Harris</b>	<b>Tec Clark</b>	<b>Edward Nester</b>	<b>Paul Seldes</b>
Attorney & Divemaster	President	Divemaster	Owner
Messer Caparello	Tec Clark, Inc.	Adventure Outfitters	NTB Group, LLC
Tallahassee, FL	Tallahassee, FL	Tampa, FL	Vero Beach, FL
<b>Shana Phelan</b>	<b>Charles Bush</b>	<b>Jeff Leicher</b>	<b>Teresa Leicher</b>
Owner	President	Owner	Managing Partner & CEO
Pura Vida Divers	Sherwood Scuba	Jack's Diving Locker	Jack's Diving Locker
West Palm Beach, FL	Norcross, GA	Kailua-Kona, HI	Kailua-Kona, HI
<b>Betty Orr</b>	<b>Patrick Hammer</b>	<b>Sherry Hammer</b>	<b>David Beedle</b>
Vice President	President	Vice President	Dive Instructor
Dan Orr Consulting	Tim Early Foundation	Tim Early Foundation	Midwest Diving Specialists
Driggs, ID	Lemont, IL	Lemont, IL	Normal, IL
<b>Kathy Redmon</b>	<b>Brooke Speedy</b>	<b>Hannah Banks</b>	<b>Sheli Plummer</b>
Dive Instructor	Dive Center Manager	Dive Center Manager	Assoc. Lecturer of Kinesiology & Dive Instructor
Midwest Diving Specialists	Leiard's Underwater Service	Leiard's Underwater Service	Ball State University
Normal, IL	Muncie, IN	Muncie, IN	Muncie, IN
<b>Eric Bertram</b>	<b>Jen Davalos</b>	<b>Benjamin Collins</b>	<b>Patrick Danko,</b>
President	Dive Instructor	Senior Product Manager	Dive Products Manager
Blue Zen Scuba	Blue Zen Scuba	Garmin	Garmin
Munster, IN	Munster, IN	Olathe, KS	Olathe, KS
<b>Jennifer White</b>	<b>David Kingsley</b>	<b>Duane Newman</b>	<b>Lisa Newman</b>
Owner	Owner	Owner	Owner
Aquatics Avenue Travel	Pressure Junkies Scuba	Dive Rinse Repeat Scuba, LLC	Dive Rinse Repeat Scuba, LLC
Bush, LA	Natchitoches, LA	Blue Spring, MOs	Blue Springs, MO

<b>Valerie Elliott</b> Owner Y-kiki Divers St. Louis, MO	<b>Paul Brey</b> Owner Triangle Scuba LLC Chapel Hill, NC	<b>Robin Bostater</b> Owner Kaizen Scuba Sante Fe, NM	<b>Dianne Carrington-Plano</b> President Aquatic Center of Rochester Livonia, NY
<b>Richard Thomas</b> Dive Shop Owner International Scuba Carrollton, TX	<b>Christopher DeClerk</b> Owner OCD Divers Colleyville, TX	<b>Brendan Churchman</b> General Manager Ascuba Venture Corpus Christi, TX	<b>Sid Stovall</b> President Ascuba Venture Corpus Christi, TX
<b>David Prichard</b> President Enchanted Sea Images Dallas, TX	<b>Lily Mak</b> Vice President Enchanted Sea Images Dallas, TX	<b>Rhonda Wentworth</b> Dive Instructor Dive Pirates Helotes, TX	<b>Christy McFerren</b> CEO Gladwater Diving Leander, TX
<b>James Noel</b> Divemaster PADI Mount Sidney, VA	<b>Chad Larson</b> Divemaster Scuba Buddys Rockingham, VA	<b>Shawn Hassler</b> Owner Scuba Buddys Rockingham, VA	<b>Donna Donlin</b> Owner Woodbridge Scuba Woodbridge, VA
<b>Ed Finck</b> Owner Woodbridge Scuba Woodbridge, VA	<b>John Melendez</b> Attorney Revitalize LLC Duvall, WA	<b>Kathleen Flood</b> Managing Director Cascade Game Foundry SPC Kirkland, WA	<b>Brian Vaccaro</b> Owner, Divemaster Diver Dan's Scuba and Aquatic Center Kenosha, WI
<b>Scott Jarvela</b> Divemaster Diver Dan's Scuba and Aquatic Center Kenosha, WI	<b>Cassadra Johnson</b> Owner Breezeway Bubbles Scuba Verona, WI	<b>Dawn Ricard</b> Dive Instructor Breezeway Bubbles Scuba Verona, WI	<b>Don Johnson</b> Owner Breezeway Bubbles Scuba Verona, WI
<b>Gage Trader,</b> Dive Instructor Breezeway Bubbles Scuba Verona, WI	<b>Jason Isbell</b> Dive Instructor Breezeway Bubbles Scuba Verona, WI	<b>Linda Lewis</b> Dive Instructor Breezeway Bubbles Scuba Verona, WI	<b>Lisa Vorburger,</b> Dive Instructor Breezeway Bubbles Scuba Verona, WI

<b>Pete Heil</b>	<b>Rene Vorburger,</b>	<b>Stephanie Trader,</b>	<b>Jim Gunderson</b>
Dive Instructor	Dive Instructor	Dive Instructor	President & CEO
Breezeway Bubbles	Breezeway Bubbles	Breezeway Bubbles	Scuba Educators
Scuba	Scuba	Scuba	International
Verona, WI	Verona, WI	Verona, WI	Casper, WY

<b>Mary Strader</b>	<b>Rachel Smolinske</b>
Dive Instructor	Dive Instructor
Scuba Educators	Scuba Educators
International	International
Casper, WY	Casper, WY

CC: Members of the House Transportation & Infrastructure Committee  
Members of the Senate Commerce Committee  
Members of the U.S. House of Representatives Small Business Committee  
Members of the Senate Committee on Small Business & Entrepreneurship