



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 DEMAs legislative expert in Washington, D.C., Emily Coyle at [ECoyle@forbes-tate.com](mailto:ECoyle@forbes-tate.com).

Sincerely,

**Kneale Ewing**

Dive Instructor

Beaver Dam Dive Shop  
& Resort

Eureka Springs, AZ

**Shellie Hendricks**

President

Blue Horizon Solutions  
LLC

Sun City West, AZ

**Nicolas Fitzgerald**

Dive Instructor

California Scuba Center  
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**Michael Fitzgerald**

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**Jazmine Virden**

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XS Scuba  
Santa Ana, CA

**Robbert Bruins,**

Director - Product Dev.

XS Scuba  
Santa Ana, CA

**Arton Zerbe**

Partner

Denzer LP

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**Steve Weaver**

Founder

Weavers Dive and  
Travel Center

Boulder, CO

**Jennifer Collister**

President

Reef and Rainforest  
Travel

Denver, CO

**Jeffrey Cinciripino**

President

Scuba Educational  
Alliance of CT

Glastonbury, CT

**Connie Maxwell**

Dive Instructor

Dragonfly Trace Scuba

Fort White, FL

**William Cole**

Owner

Sea Experience Inc

Ft. Lauderdale, FL

**Tim Webb**

President

Caradonna Dive  
Adventures

Longwood, FL

**Andrew Byrd**

Owner

Reef Chief Charters

Niceville, FL

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

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

**Pete Heil**

Dive Instructor  
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**Rene Vorburger,**

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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