

Boating Safety Unit
Division of Boating and Waterways For-Hire
Vessel Carrier Insurance Verification Certificate
Program Summary
August 4, 2026

Program Summary:

The For-Hire Vessel Carrier Insurance Verification Certificate program ensures that all For-Hire Vessel companies in California, which provide passenger transportation services for compensation—such as fishing charters, sightseeing tours, and sunset cruises—maintain and document mandatory insurance coverage in compliance with state requirements.

The Division of Boating and Waterways (DBW) assumed oversight of the For-Hire Vessel Carrier Program from the Public Utilities Commission (PUC) following the passage of Senate Bill 19. Approved by the Governor on October 2, 2017, Senate Bill 19 transferred regulatory authority over for-hire vessels to DBW, effective July 1, 2018.

Under Public Utilities Code Section 4660 (Chapter 4.5), every for-hire vessel company is required to procure and maintain insurance coverage as long as it offers compensated services. This insurance must provide adequate protection against liability imposed by law, including coverage for damages related to personal bodily injury (including death) and property damage resulting from accidents. These requirements are further specified in Senate Bill 19, Section 9, Article 2.9, Subsection 759.2.

Activity

As of July 1, 2026, the Division of Boating and Waterways (DBW) oversees 141 active For-Hire Vessel Carrier operators, with new applications received on a weekly basis.

Fees: The Division currently charges \$25 for both new and renewal applications.

Revenue and Staffing: In calendar year 2025, the program generated approximately \$4,200 in revenue. It is managed by one Staff Services Analyst, who serves as the program coordinator.

Future Goals and Objectives

1. **Develop Updated Regulations:** Establish modern regulations for the For-Hire Vessel Carrier program within the California Code of Regulations, Title 14. The program is currently governed by outdated California Public Utilities Commission (CPUC) codes, requiring a shift to updated, program-specific standards under DBW's authority.
2. **Enhance Insurance Industry Partnerships:** Continue building relationships with commercial marine insurance companies to raise awareness of the For-Hire Vessel Carrier Insurance Verification Certificate program, ensuring insurers are informed of its requirements and can facilitate compliance.
3. **Strengthen Outreach and Enforcement:** Expand efforts to inform For-Hire Vessel companies of program requirements while implementing robust enforcement measures to ensure compliance. This includes:
 - **Outreach Initiatives:** Increase communication through informational materials, workshops, and direct engagement to educate companies on insurance and regulatory obligations.
 - **Enforcement Mechanisms:** Establish a compliance verification process, including regular audits of insurance documentation, site inspections where feasible, and penalties for non-compliance, such as fines or suspension of operating privileges, to uphold program standards.