



Massachusetts Lobstermen's Association

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Submitted: Contact@RFAInfo.com

BrownGreer
250 Rocketts Way
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Re: Comments on Draft Regional Compensation Framework – August 21, 2026

Dear Regional Fund Administrator:

On behalf of the Massachusetts Lobstermen's Association (MLA) and the commercial fishermen we represent, thank you for the opportunity to comment on the Draft Regional Compensation Framework dated August 21, 2026 (Draft Framework).

The MLA recognizes the substantial effort that has gone into developing a regional approach to fisheries compensation. The Draft Framework identifies transparency, fairness, efficiency, and accessibility as core principles. It states that the Program should be clearly explainable and publicly transparent, should limit administrative burdens, and should be straightforward and accessible so that fishermen are not disadvantaged by technology or a lack of administrative resources.

Founded in 1963, the Massachusetts Lobstermen's Association is a member-driven organization representing approximately 1,800 fishermen and industry supporters throughout the Northeast, with members and stakeholders extending from Cape May, New Jersey, to Atlantic Canada. Our membership represents a broad range of commercial fishing interests and includes commercial lobstermen, charter and tuna fishermen, groundfishermen, aquaculture participants, and shoreside businesses.

While MLA supports these principles, we believe significantly more work is necessary to ensure that the actual claims process is transparent, understandable, and genuinely fishermen friendly. A compensation program can be well designed on paper but still fail the fishing industry if fishermen cannot reasonably understand the requirements, assemble the necessary information, complete the forms, or determine why a claim was approved or denied.

Transparency and Fishermen-Friendly Claims Process

Commercial fishermen should not need to hire an attorney, accountant, consultant, or data specialist simply to understand whether they qualify for compensation or how to submit a complete claim.

The Draft Framework itself acknowledges that fisheries data are imperfect and that no single dataset provides a complete picture of fishing activity, revenue, and dependence on a particular area. It specifically recognizes that multiple datasets and claimant-provided information may need to be used together. This is particularly important to the lobster industry, where the Draft Framework notes that only approximately 20 percent of annual lobster landings are associated with Greater Atlantic Regional Fisheries Office (GARFO)-permitted vessels using Vessel Monitoring System (VMS).

For that reason, MLA strongly recommends that the final Framework include a formal Fishermen Claims Assistance Program rather than leaving fishermen to navigate the process on their own.

At a minimum, MLA recommends:

1. **In-Person Claim Workshops.** Before each claims period opens, the Regional Fund Administrator (RFA) should conduct multiple in-person workshops in major fishing ports and coastal communities. These should not simply be presentations about the program. They should be working sessions where fishermen can bring their claim materials, sit with trained staff, and receive step-by-step assistance completing the claim form.
2. **Claim Form Walk-Throughs.** The RFA should develop a plain-language, line-by-line guide explaining exactly how to complete every section of the claim form, what documentation is required, what documentation is optional, and examples of acceptable supporting information.
3. **Dedicated Fisheries Claims Assistance Staff.** Fishermen should have direct access to trained individuals who understand commercial fishing operations, permits, vessel records, landings data, Vessel Trip Reports, VMS/ Automatic Identification System (AIS) limitations, dealer reports, and the practical realities of running a fishing business. A generic call center is not sufficient.
4. **Pre-Submission Review.** Fishermen should be able to have a draft claim reviewed for completeness before formal submission. The goal should be to help fishermen submit complete claims the first time—not wait months to tell them information is missing.
5. **Multiple Submission Options.** Claims should be accepted electronically, by mail, and where practical in person. No fisherman should lose access to compensation because of limited internet access, unfamiliarity with electronic systems, or difficulty uploading documents.
6. **Clear Claim Status Information.** Every claimant should receive confirmation that the claim was received, whether it is considered complete, what additional information is needed, who is reviewing it, and its status.

The Burden Cannot Simply Be Shifted to Fishermen

The Draft Framework recognizes substantial barriers associated with obtaining federal fisheries information. It acknowledges that federal confidentiality requirements may prevent the RFA from directly accessing certain vessel-specific data without authorization and that fishermen may therefore have to initiate the process themselves.

MLA is concerned that these administrative and data-access limitations could ultimately shift too much responsibility onto individual fishermen.

The fishing industry did not create these data limitations, and fishermen should not be financially disadvantaged because government and program administrators cannot easily access information that fishermen have already reported to government agencies.

The RFA, states, National Oceanic Atmospheric Administration Fisheries, developers, and other responsible entities should establish procedures for obtaining available government data—with appropriate claimant authorization—rather than requiring fishermen to locate, download, interpret, and reconcile years of records on their own.

Claims Workshops Must Be Part of the Program

MLA strongly recommends that claimant education and assistance be made an express requirement of the final Framework, rather than an optional outreach activity.

The RFA should conduct workshops before and during every claim period. Workshops should include actual examples of completed claim forms, sample documentation packages, explanations of eligibility requirements, geographic eligibility maps, instructions for obtaining federal and state fisheries records, and explanations of how economic losses and increased costs will be calculated.

Workshops should also be scheduled around the realities of commercial fishing. Fishermen cannot always attend a weekday webinar during normal business hours. Meetings should therefore be offered at different times and locations, with virtual participation available as an additional option rather than a substitute for direct port-level engagement.

Greater Transparency in Claim Decisions

MLA also recommends substantially greater transparency regarding how individual claims are evaluated.

The Draft Framework currently provides that initial claims may take up to 180 days to review, with a discretionary additional 60-day extension, followed by opportunities to cure deficiencies, seek reconsideration, and ultimately appeal. For a small fishing business experiencing an immediate economic loss, potentially waiting six to eight months for an initial determination can create serious financial hardship.

MLA recommends establishing shorter processing targets wherever possible and requiring regular status updates when a claim remains pending.

Every determination should also provide a meaningful written explanation. A denial should identify the specific eligibility requirement, documentation issue, calculation, or factual determination that resulted in the denial. Similarly, when a claim is approved for less than the amount requested, the claimant should receive a clear explanation showing how the compensation amount was calculated.

Transparency should extend beyond individual claims. The RFA should periodically publish aggregated information showing the number of claims submitted, approved, denied, pending, cured, reconsidered, and appealed; average processing times; categories of deficiencies; and compensation distributed, while fully protecting confidential fishing and business information.

Claim Preparation Assistance Should Not Depend on Winning a Claim

The Draft Framework appropriately recognizes that professional assistance may sometimes be necessary and provides for potential reimbursement of reasonable claim-preparation expenses. However, reimbursement is available to an eligible fishing business that receives compensation through the Individual Review track. MLA believes this approach needs reconsideration.

A fisherman who cannot afford an accountant, bookkeeper, attorney, consultant, or data specialist may be precisely the fisherman who needs assistance most. Making reimbursement dependent upon ultimately receiving compensation risks creating an unequal system in which fishermen with greater financial resources are better positioned to prepare successful claims.

The preferred solution is for the RFA to provide free, independent claim assistance directly to fishermen, including assistance gathering records and completing applications.

Conclusion

The MLA supports the goal of creating a consistent regional compensation framework, but the success of this program must ultimately be judged from the perspective of the fishermen expected to use it.

A claims program is not fishermen-friendly merely because fishermen are technically permitted to submit a claim. It is fishermen-friendly when a working fisherman can understand the rules, determine eligibility, obtain the necessary records, complete the application, receive meaningful assistance, track the claim, understand the decision, and challenge that decision, when necessary, without being forced to navigate an unnecessarily complicated administrative process.

The MLA therefore strongly urges the RFA to make transparency, port-level workshops, hands-on claim-form assistance, dedicated fisheries support personnel, pre-submission review, accessible submission methods, clear decision explanations, and ongoing claimant communication mandatory components of the final Regional Compensation Framework.

The fishing industry is being asked to participate in a compensation system created to address impacts it did not cause. The administrative burden of accessing that compensation should not fall disproportionately on fishermen. More resources, more direct assistance, and greater transparency must be provided to ensure that compensation reaches the fishing businesses it is intended to protect.

The Massachusetts Lobstermen's Association appreciates the opportunity to provide these comments and looks forward to continuing to work with the Regional Fund Administrator to develop a compensation process that is fair, transparent, practical, and accessible to working fishermen.

Respectfully submitted,

Beth Casoni

Executive Director