Dear Sir/Madam,

On behalf of Funeral Zone, the UK's most visited funeral website, please find below our responses to your invitation to comment:

#### f) How do consumers evaluate non-price factors, such as quality?

Consumers can go online and look at independent reviews of funeral directors. Funeral Zone has over 10,000 independent reviews of funeral directors from the recently bereaved, and there are other websites starting to provide similar services. At present, the majority of bereaved do not compare funeral directors or look online for information, but the trend is slowly moving that way. Our mission is to help the bereaved, so we are working with the NHS and other government bodies to try and educate the bereaved that there are new and helpful options open to them at such a vulnerable time.

## g) What are the benefits or limitations of intermediaries, such as comparison websites, in helping people choose a funeral director?

The benefits of comparison websites are that the bereaved can make a more informed choice at a very difficult time. All other commercial sectors have comparison sites as part of their ecosystem — the funeral profession should not be an exception. The limitations of price comparison sites are that the bereaved can sometimes give too much weight to price in their decision-making, when studies show that quality of care is the most important attribute that people seek from funeral directors.

# k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide?

Many funeral directors could do a better job at providing enhanced information on their websites, but whether this will enable an effective comparison is debatable as the consumer still cannot easily compare service levels. The way to do that is via independent reviews, hence why Funeral Zone has become the most visited funeral website in the UK.

#### I) Are there other ways to improve transparency of information that we should consider?

There is an argument that funeral directors should include a price list of their services on their websites. In the US, the state of California has made this a law. There is also an argument for funeral directors to clearly state the cost of disbursements in their advertising. If the final bill will be £3,500, should funeral directors advertise a price of £2,000, accompanied by an asterisk that points to their terms and conditions which state in small print an additional fee of £1,500 for disbursements?

## m) Are there measures that could help consumers evaluate non-price factors, such as quality, together with prices?

The government and media can and should do more to help educate the bereaved. The majority of people in the UK do not know there are comparison sites on the Internet where you can compare the quality and prices of funeral directors.

## n) Are there technological or innovative solutions that could help consumers make more informed choices?

In multiple other commercial sectors, comparison websites and independent reviews of businesses have been shown to help consumers make more informed choices.

Thank you for setting up this market study into the funerals market. It is a positive step in the right direction and will hopefully lead to helping the bereaved. My name, email address and postal address are listed below. I am more than happy to take up follow-up questions.

Best wishes,

Ed

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#### **Ed Gallois**

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