

Non-confidential Submission

a) Why have funeral prices generally increased?

Our funeral prices have increased over recent years to cover increases in costs that we have seen been subjected to as well as the increases witnessed from our suppliers. I believe that as a business we offer extremely good value for money, with our colleagues, our standards, our premises and our vehicles being some of the best in the area and I would openly invite you to visit my business so I can show you around in order that you can make your own comparisons. As a co-operative business we also have a different view on profitability as we run as a member organisation for the benefit of our members.

b) What explains certain large funeral price differences between funeral directors in the same local area?

Each individual business will have its own set of overheads and will be operating a business model that they think is appropriate. This may be due to the ownership of the organisation (i.e. large corporates may have a different set of criteria to achieve when compared to a smaller group, a co-operative society or a sole trader). Location and size of premises may potentially impact on the retail price, as will the number of staff employed, the number, type and age of vehicles owned, etc. can all have an impact on cost, just like in any other business.

c) In what settings and under what circumstances do consumers decide which funeral director to contact?

Client families can contact us at anytime of the day or night through various means (telephone or e-mail), some clients may be with the deceased at home or in hospital and are looking for guidance or information as the death has recently occurred. Some clients are expecting the death of a loved one and call us to seek reassurance about what needs to be done when the death occurs. We receive a number of enquiries these days specifically asking for pricing information, which we provide.

d) What factors are important to them in making that choice? How far (in terms of distance / time) are consumers prepared to travel to reach a funeral director? Do consumers have sufficient information on the alternative funeral directors available locally?

We believe the majority of our client families use our services because we have served them previously or they have been recommend to use us from client families that we have served previously.

There is no specific radius in terms of distance or travel time, we tend to serve client families that either live locally to our funeral home, or the deceased lived locally to the funeral home.

In terms of what information consumers have about funeral directors locally, as stated previously the majority of our clients already know that they want to use our services, we

have been established for a long term and looked after many generations through our funeral division.

e) Is sufficient information (including low cost funeral options and itemised prices) made available by funeral directors, when is it provided and does it allow for meaningful comparisons of services between funeral directors?

There is still a lack of transparency with regard to the publication of funeral prices within the profession, many of our competitors locally do not publish their prices on their website, we do and have done for a number of years. We have included our Basic funeral option and our Unattended Funeral within our brochures and price list in order that clients have all the information they need to make an informed choice at the time. Our colleagues are also trained to offer choice and support and to talk openly and honestly about the cost of the funeral and our payment terms, then there is less room for any doubt or ambiguity. All our clients are given an estimate of costs and we follow the NAFD Code of Practice by displaying our prices in all of our locations as well as freely giving away copies of our price list to anyone who ask for one.

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

Many people choose to listen to recommendations from friends or family when choosing many services these days and funerals are no different, if we provide a client family with a dignified, respectful service in line with their requests and requirements then there is a high likelihood that, that family will recommend us to other people if they are asked the question.

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

We have a limited amount of knowledge on intermediaries.

h) How effective are industry codes of practice in facilitating consumer choice e.g. through transparency obligations placed on funeral directors?

The NAFD Code of Practice works towards protecting consumer interests, but many consumers will not be aware of the NAFD or there COP.

i) How do funeral directors compete to attract customers?

Mainly by providing an exceptional service to clients and their local communities at the time of need, leading to recommendations and referrals. Advertising is also a contributing factor along with community involvement.

j) What, if any, barriers exist to funeral directors entering a new local area?

The barriers to entry sadly are relatively low in the funeral profession, there is no need to be qualified, registered or accredited.

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

They could, but a specific set of criteria would need to be adopted by all funeral directors in order to provide an effective comparison. Most funeral directors will have their own scale of fees and charges that will vary from business to business and area to area.

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

Review all the Codes of Practice, take advice from funeral directors and consumer groups and then enforce some type of regulatory / accredited scheme which I feel should be that through the existing trade bodies.

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

Only the introduction of some sort of nationally recognised scheme where **all** funeral directors were evaluated on a set very specific criteria.

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

Greater use of the internet, looking at review websites for testimonials or the introduction of a widely recognised approval scheme that had its own easy to use website / App that listed every funeral director and explained what services they offered and listed their prices for such services, but unless this was some sort of mandatory regulation I can't imagine every funeral director in the UK agreeing to it.

o) Do crematoria compete to serve funeral directors and their customers and if so, how?

This is happening more now than in recent history, with the increase in new crematoriums being built the choice is now greater than ever before, often reducing the travel distance and waiting times to the benefit of the client.

p) Do customers (or funeral directors on their behalf) actively consider alternative crematoria when arranging a funeral? What would encourage them to do so more?

Funeral Directors are perhaps more open to offering a range of crematorium options or choices to families as they see first hand on a daily basis the benefits of certain crematoriums over other crematoriums however the majority of client families will have an affiliation to certain crematoriums due to historic funerals being held there and potentially the cremated remains being placed in the gardens of remembrance at that crematorium. If a family has no previous experience then it is much easier for them to look at the options rationally and make an informed decision based on the facts.

q) What are the main barriers to entry for new crematoria?

Obtaining planning permission, environmental factors and cost.

r) Why have cremation fees generally increased and why do they differ across the UK?

I would ask the crematorium authorities this question.

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