



C.P.J. Field.

More than a funeral director since 1690.

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Dear Sir or Madam,

**CONSULTATION RESPONSE ON THE COMPETITION AND MARKETS AUTHORITY ("CMA")
FUNERAL MARKET STUDY**

We, C.P.J. Field & Co. Limited ("**CPJ Field**"), have been operating as a funeral director in England for over 300 years. CPJ Field is both a competitor in the funeral market and an active member of the National Association of Funeral Directors ("**NAFD**").

We write in response to the consultation posed by the CMA in its '*Funeral Markets Study: Interim Report and Consultation*' published on 29 November 2018 (the "**Study**") and your proposal to make a Market Investigation Reference ("**MIR**").

Please note that this consultation response is in relation to funeral directors only and does not touch upon the crematoria market. Any defined terms used herein have the same meaning as given in the Study (unless otherwise defined hereunder) and evidence to support our views is included within our response to each question posed by the CMA.

9.6 CONSULTATION RESPONSE

A. Do you consider that the CMA's analysis is correct with respect to the suspected features of concern in the supply of services by funeral directors at the point of need (see paragraph 8.31)?

Response: although CPJ Field fully supports the CMA's proposed MIR (and view regulation of the standards of funeral directors as a positive step forward for the sector), we do not entirely agree with the CMA's analysis of the features of concern in the market. The following sets out the areas where we believe the CMA's analysis is not reflective of the sector:

- (a) **Customers' vulnerability and difficulty engaging at the point of need (paragraphs 3.3, 4.8 – 4.12 and Appendix B):** in relation to consumers' being inexperienced at purchasing funerals: CPJ Field has instigated proactive advertising campaigns across the geographical regions it operates in, to try to educate the public to plan ahead for funerals (for example our "*Having a Meaningful Conversation*" and "*#TackleTheTaboo*" campaigns, to instigate people talking about their wishes and pre-planning funerals). Unfortunately, the re-education of the public is not quickly or easily achieved, as death and funerals are not typically topics which people are comfortable discussing. We would fully support and encourage any form of public education as to the benefits of discussing a loved ones' wishes and/or pre-planning a funeral, and think that this could

be an effective remedy the CMA may wish to consider to better inform consumers about funeral services available.

The CMA's comments at paragraphs 4.8-4.12 of the Study demonstrate a lack of understanding of: (i) the importance which consumers place on the quality of funeral services received; and (ii) the comfort to bereaved people of knowing they are fulfilling the deceased person's final wishes and/or selection of a funeral director. We would be greatly concerned if the CMA suggested that families ignored the wishes of the deceased person in order to shop around to get the cheapest deal possible. Due to the lack of uniform standards or regulation in the sector, consumers are not able to easily appreciate what elements they are sacrificing, in terms of services or standards and quality, if they choose based on price alone. From experience, the factor which families prioritise the most at the point of procuring funeral services is ensuring that the deceased person's wishes are followed. The CMA's comments in Appendix B also demonstrate a lack of appreciation for how funeral services differ from a typical consumer purchase of goods or ordinary, untailored services. No two funerals are the same, as a successful funeral reflects the unique nature of the deceased person.

We would urge the CMA to develop its knowledge of the sector under any market investigation, as the nature of the market is primarily what shapes funeral directors' pricing. The economics of funeral directors' businesses are not comparable to market retail economics (see our further comments on business models under our responses to paragraphs B, D and F); funeral directors operate on a fixed cost business model, therefore if there is more competition across the market and each funeral director has fewer consumers, the cost of funerals will rise as the fixed costs still need to be met by the funeral director.

It is important to note that a funeral account is made up of funeral directors' fees and disbursements, with disbursements (such as fees for a doctor, church, celebrant, crematorium, cemetery, etc.) typically making up at least 1/3, and frequently as much as 2/3, of the total cost of a funeral. Of all of these disbursement categories only crematorium costs are being looked at by the CMA; we would encourage the CMA to also review cemeteries' pricing and charging methodologies. This is due to our experience of certain cemeteries charging purely based on: (i) demand for certain plots due to a lack of alternative options in a geographical location; or (ii) the residential location of the deceased person (where prices can be between double to four times as expensive for persons outside of a cemetery's catchment area, even if such deceased person only recently moved outside the area to be cared for in a nursing home).

- (b) ***Customers' unresponsiveness to measures of price and quality: they largely choose a funeral director on the basis of recommendations or personal experience (paragraphs 4.13 – 4.18):*** as set out above under (a), the Study primarily focuses on the price of funeral services as the driving factor for the CMA to make an MIR. Although this tangible measure may be easier to quantify, due to the very nature of funerals (and, as the Study highlights, the other requirements of consumers which they prioritise over price), it is critical that the CMA gives equal weight to the quality and need for flexibility in delivery of funeral services, as it does to the price of funeral services, in any future CMA investigation.
- (c) ***Customers' inability to assess certain aspects of quality and the value for money of all options offered given funerals are an infrequent purchase and customers are often inexperienced (paragraph 4.19):*** although some consumers may be emotionally vulnerable at the point of sale, they are not necessarily unsophisticated consumers or

unable to select the best funeral options for the deceased person; describing them as such seems to do a disservice to the general public and is unreasonable.

The Study sets out that consumers prioritise other elements of funeral services over price, which is not an insignificant observation, as it demonstrates the unique nature of funeral services and that consumers do not simply make a decision based on price alone.

It is important to note that the vast majority of our consumers have no problem paying for their selected funeral services and 88% of our consumers in the financial year 2017-2018 said that the cost of the funeral services they selected were the same or less than what they were expecting to pay.

- (d) ***Lack of transparency: reluctance of firms to publish/disclose clear prices (including online), or to provide comprehensive information on quality and range (paragraphs 4.21 – 4.25):*** due to the nature of a funeral director's businesses, and particularly in the case of smaller businesses, we are reliant on third parties for elements (in varying degrees) of the funeral services, for example services from cemeteries, crematoria, newspaper notices, celebrants fees, church fees, doctor's fees etc. As these fixed costs are outside of our control, and/or dependent on the exact service required, such costs are subject to change and cannot be easily published (being listed in our price list as "Price on Application" and detailed on written estimates). As you are aware from Ipsos MORI's research for the CMA, most customers (or the deceased person) will have already chosen the cemetery or crematorium they wish to use before the customer attends the funeral director at the point of need; this is therefore a fixed cost outside of our control (see comments above at paragraph (a) re fixed costs). We fully support the CMA's suggestions that pricing should be made clear and transparent for consumers. However, ensuring that consumers can compare like for like services will be challenging, as (we have previously mentioned) no two funerals are the same and different funeral directors price elements of funeral services differently. For example, we ensure that our entry level funeral "package" includes all of the services required for a simple funeral, with no hidden extras. However, this is not always the case across the market.

We would be concerned if the CMA instigated price capping or introduced a standardised "essential" funeral package, as we feel that such remedies would be disproportionate and would likely have a negative impact upon consumers (see our reasoning below in our response to paragraph 9.8(b) of the consultation).

Should the CMA make a MIR and implement a regulatory framework, we advocate a system similar to the "Funeral Rule" used in the USA and implemented by the Federal Trade Commission. This sets out certain rights that consumers are entitled to, including receiving transparent pricing information prior to visiting a funeral home (they offer a standard layout template for the general price list) or on the phone. This enables consumers to compare pricing more easily and ensures that funeral directors are transparent in their pricing. The key to successful, transparent pricing structures which consumers can easily compare between providers is to "unpack" pricing; this will allow consumers to see the prices of individual elements of the funeral services and understand what is included in the package they purchase.

- (e) ***Point-of-sale advantage: ability to largely control the decision-making process leading to the sale and its outcome (paragraphs 4.26 – 4.29):*** we do not disagree that some consumers are in an emotionally vulnerable position at the point of purchase of a funeral at need. However, compassion and care of such consumers is a crucial part of any

funeral director's service. We ensure that all of our employees receive thorough training in the way we expect them to set out our costs and how to assist consumers in the decisions involved in purchasing funeral services, as well as CPJ Field's role in the community and values as a long standing, family owned business. These skills and qualities are critical prerequisites for a career as a funeral director in our business, therefore we, via our staff, ensure our consumers are fully supported during the entire process. We therefore do not agree that the purchase process is largely in control of the funeral director, as the process is very much collaborative and unique to the specific funeral being arranged.

Also, in our experience, the vast majority of consumers are accompanied to first meeting with a funeral director by a relative, partner or friend. This second individual (who may have a primary, secondary or tertiary relationship with the deceased person), typically acts as supportive, second point of view, which ensures that the main consumer is supported and not taken advantage of.

We have also experienced consumers swapping funeral directors after we have collected the deceased person from a care home or hospital, if such establishment has requested the collection of the deceased person and the family have an alternative, preferred funeral director. Such a change is possible and consumers are by no means 'stuck' with the funeral director which has already collected the deceased person. However, it is important to note that swapping funeral directors post collection can cause payment issues for the original funeral director regarding who is liable for its already incurred fee for collection of the deceased person.

- (f) ***Ineffective self-regulation in respect of information transparency: no mandatory publication of online prices, absence of publication of inspection reports (paragraphs 4.82 – 4.91):*** at least 70% of funeral directors are a member of either SAIF or NAFD. Both trade associations require members to use transparent and fair pricing under their codes of conduct. We always advocate price transparency, however (as set out in our response to paragraph (d) above) this is not always possible ahead of an initial meeting or direct enquiry in respect to third party costs which are passed through to consumers (in CPJ Field's case, at cost). Notwithstanding that third party costs are not within our control, we will always inform the customer of what these are and get their approval of these costs before they are incurred.

B. Do you consider that the CMA's analysis is correct with respect to the reference test being met in relation to the supply of services by funeral directors at the point of need (see paragraphs 8.12 to 8.37)?

Response: although we welcome a market investigation into the sector, for the reasons stated in this response we do not agree with the way the CMA has conducted its analysis to date, particularly how it has interpreted certain statistics, and therefore whether the reference test has been met. Running an investigation into both cremation fees and funeral directors fees together (because, as the CMA states, they are similar businesses), but not including cemetery fees or pre-paid funeral plans does not seem logical and will not give the CMA a balanced view of all of the entire funeral market in the round. The potential rise in costs for crematoria services due to the geographical location of where the funeral services are to be provided is highly influenced by demand and availability in the area. Such anomalous pricing need to be researched further in order for the CMA to obtain a complete view on the operating costs of funeral directors and to ensure that the CMA considers all of the influencing factors of funeral directors' pricing methodologies.

With regards to the supply of services by funeral directors at the point of need, although we are aware that overcharging does occur in the market, we have seen little evidence that our customers feel that they have been overcharged in the last 18 months (as set out in our response to paragraph (c) above) and we feel that this is a sweeping statement from the CMA. Other than the small percentage of consumers highlighted in the Study whose household income is £10,000 per annum or less, the majority of consumers do not have an issue in paying for funerals – as supported by our own experience with customers. Such low-income families qualify for government supported funding arrangements, a fact which does not appear to be taken into account by the CMA in the Study. We would like to note that CPJ Field has not witnessed this issue in anywhere near the scale implied by either the CMA or the media, and we feel that this issue has been disproportionately represented and interpreted.

We believe that most customers are generally competent consumers with an understanding of price-checking and consumer-behaviour, therefore they would have a ball-park figure in mind before consulting with a funeral director about funeral services available. This is supported by the CMA's commissioned research which indicates that most of people have a ball park figure in mind when thinking about the cost of a funeral, the majority of whom identify a figure very close to the typical cost of a funeral. This suggests that consumers are better informed about the cost of a funeral than the CMA's report suggests.

As mentioned above, the General Price List required by FTC Funeral Rule in the USA is a good example of providing transparency on pricing, whilst allowing consumers to compare like-for-like services. Comparisons of prices of different funeral directors cannot be fairly done unless the funeral packages being compared include the same services, at the same level or quality. To undertake a comparison on any other basis would be unfair and would potentially remove the customer's ability to make an informed decision about the type, scope and nature of the funeral services they require, and ultimately might remove customer choice and damage the unique tailor-made basis of designing a funeral package that is appropriate for the circumstances.

C. Do you agree with the CMA's proposal to exercise its discretion to make a reference in relation to the supply of services by funeral directors at the point of need (see paragraphs 8.38 to 8.96)?

Response: sales of pre-paid funeral plans ahead of "point of need" make up an increasingly large part of the funeral market. We appreciate that the CMA does not wish to repeat work that the government is currently conducting, however we feel that it is vital that any market investigation looks at the market in the round, in order for the CMA to achieve its goal to implement remedies which are comprehensive, that it has considered the positive and negative impacts of, are proportional and have customer benefits. At the very least the CMA will need to ensure that the government's findings in its investigation of pre-paid funeral plans is taken into account when it proposes and implements any remedies, particularly in relation to a regulatory framework.

D. Do you consider the proposed scope of the reference, as set out in the draft terms of the reference in Appendix F, would be sufficient to enable any adverse effect on competition (or any resulting or likely detrimental effects on consumers) caused by the features referred to in paragraphs 8.31 and 8.33 to be effectively and comprehensively remedied?

Response: for the following reasons, we do not consider that the proposed scope of reference in Appendix F will allow the CMA to investigate the market in a fair and thorough way; this will therefore prevent the CMA from accurately defining the issues causing

adverse competition within the market, meaning that any remedies it proposes are likely to be ineffective and of limited effect:

- Please see our comments above at paragraph C re inclusion of pre-paid funeral plans in any market investigation;
- The types of services listed are limited and do not cover all of the functions performed by funeral directors, for example collection by a funeral director of the deceased person on behalf of a coroner/local authority/health care provider, visitation of the deceased person prior to the funeral service, collection and collation of donations, the provision of mortuary care, storage of the body which includes washing, cleaning and (if required) embalming (note that we list this separately as care of the deceased person), etc.; and
- The categorisation of the services listed does not take into account the different business models in play across the market, for example some discretionary services could be an intermediary services for a small funeral director which outsources such service elements. We view such differences in business models as the reason behind the differences in pricing across the sector, therefore it is key that any MIR and following market investigation takes account of this.

We note that the list in Appendix F is stated as *"including without limitation"* and therefore is simply an outline for the proposed MIR, however we would be particularly concerned if the CMA used this list as a basis for its investigation or regulation of pricing in the sector and how services should be split out, as we do not feel that this list is representative for the reasons set out above.

E. *Do you consider that the features which the CMA has identified that may prevent, restrict or distort competition are capable of being effectively and comprehensively remedied by UILs (undertakings in lieu of a MIR)?*

Response: in principle, we believe that it would have been possible to remedy any potentially identified prevention, restriction or distortion to competition by way of an undertaking in lieu ("UIL"), rather than undergoing a MIR. However, we note that the CMA's view on undertaking a MIR is strongly in favour of doing so. In addition, sufficient time was not allowed between the launch of the Study and the closing date for response to the consultation, to put suitable UILs in place, with relevant entities who may need to have provided a UIL in relation to its activity. We are surprised that the CMA feel it is necessary to undergo a MIR, given that 70% of the sector are represented by two trade associations (as mentioned above), both with Codes of Practice and rules in place for how operating members' businesses should behave and treat customers.

Although the Study refers to the CMA having sufficient evidence in place in relation to reports of bad service and customers who do not move from the services of a funeral director when they have already engaged with them, notwithstanding any poor service provided, no evidence has been provided of this and we are therefore failing to understand where the point of sale advantage may exist, or other influences over customers, without such evidence being provided. There has also been no evidence provided to suggest that there has been any wrong behaviour by funeral directors in the sector at the point of sale, therefore to assume coercive behaviour towards customers at the point of sale is a wide moral challenge, particularly given the lack of evidence.

To that end, we therefore welcome a full MIR taking place, to ensure that any reference to be made by the CMA for a remedy is made with full research into the market sector taking place, for a fully informed decision to be made.

F. Do you have any views on our current thinking on the types of remedies that an MIR could consider (see paragraphs 8.66 to 8.86 above)? Are there other measures we should consider?

Response: we agree that self-regulation within the sector does not produce consistency of approach between funeral directors and operators within the sector. Whilst we note and abide by the NAFD Code of Practice (as a member of that trade association) and operate our business ethically and in line with applicable laws and regulations, the statements made in the Study relating to self-regulation being ineffective may be factually fair, but it is difficult to compare a lot of the operating businesses, as the business models for most funeral directors varies widely, from small independent operators, to businesses forming part of a wider group/consortia membership.

In relation to the remedies mentioned in paragraph 8.66 to 8.86 of the Study, we would comment as follows:

- **Online prices:** Having a basic obligation on funeral directors to simply publish an online price list will have a limited effect, which may not always be useful to consumers, as it will not: (i) allow consumers to easily compare between different funeral directors, as price lists are typically for packaged services that include and/or exclude different elements from business to business (i.e. obligations as to how pricing is listed and ensuring that funeral packages are “unpacked” are also necessary); or (ii) give any details of standards around quality or other contributing factors to decision-makers for purchasing funeral services, such as the way in which a funeral may be designed to meet the requests of the deceased person, or family members, or taking into account any religious or social matters that are important to the funeral arrangements.
- **Price cap:** We believe that enforcing a price cap for funeral services will not work, given the diversity of the services offered, including ensuring that all matters (in addition to price) that are important to the family of deceased person (or expressed in the deceased person’s wishes, or last Will and testament) are taking into consideration. The introduction of a price cap will require the necessity for a specific type of funeral to be described (to which the price cap relates), which will vary greatly depending on whether the funeral service provider includes certain elements of the funeral (for example, we include a coffin in the cost of our funeral arrangements), or what type of religious service or geographical location for the funeral, are relevant. For example, a funeral that we arrange in East Sussex for an Anglican family may take approximately 3.5 hours (from start to finish), however if a 7th Day Adventist service is to take place in Brixton, South London (or a similar area), this can increase the time involved to 6 hours, which is almost a whole day for five or more of our employees and therefore there is a cost differentiation for the delivery of the service, depending on these types of factors. A price cap would also not work when you consider the different trading models of businesses, which suffer different operating costs (e.g. lease hire of funeral cars or use of temporary/zero hour contract staff, versus those businesses that own their own vehicles or employ full time staff). These will be issues that other funeral directors face as well. A price cap is therefore unlikely to be an appropriate remedy.
- **Price transparency / Licensing:** Even though providing online prices may not always be practical (given the variants involved with calculating the cost of funeral arrangements for customers), we believe that it is important to have price transparency with customers. We provide our customers with a full breakdown of our costs relating to our funeral services, including a breakdown of what our costs are, as well as what third party costs may be. Our customers are able to access “live” estimates for the current funeral cost through our client portal hosted on our website. This also falls in line with

how we operate under our trade association's Code of Practice. If all operators within the sector were required to be members of one of the existing trade associations, or be licensed in some way and to accord to certain licence terms around transparency on pricing and services, then a trade association or licence arrangement might be an effective remedy. This might help regularise operators in the sector and seek to ensure some form of consistency on how customers are informed about pricing. Operators will need to be responsible for informing customers about pricing prior to any commitment from the customer to using the services of the funeral director, however if the customer can be informed about pricing and minimum standards in a transparent way, then we would encourage a remedy that allowed for regularising this practice by way of agreement of operators to trade association Codes of Conduct or a suitable licensing regime.

Any form of regulation or remedy must be proportionate, relevant and reasonable to achieve the goal of ensuring that competition in the sector is not prevented, distorted or restricted. We believe it is also important to ensure that any remedy does not limit or restrict consumer choice in relation to quality of services offered by operators, given that it is our understanding that the driver for customers choosing funeral service providers is generally focused on the following issues, either in paramount importance, or at least equal importance, to price:

- Type of funeral service, to ensure this accords with the wishes of the deceased person and their family, including any specific requirements within the deceased person's last Will and testament, or funeral plan;
- Religious beliefs of the deceased person and their family, including date and timing of the funeral service, potential additions (or variations) to funeral service options and embalming or otherwise transporting or dealing with the deceased person's body prior to and/or during a funeral service;
- Location of the funeral, in comparison to the funeral home and/or collection from a coroner or other location of the deceased person's body;
- Additions to the funeral service, including flowers, or other elements.

9.8 ADDITIONAL QUESTIONS POSED BY THE CMA

In addition to the above, the CMA would also welcome evidence and views on the following matters:

- A. *Quality of care of the deceased: we have received anecdotal evidence that there may be varying standards of care being applied by funeral directors and would like to understand how widespread such issues may be. We would therefore like to hear from people who have witnessed standards of care which they considered to be unacceptably low.***

Response: As with any sector, there are of course varying standards of care applied by different funeral directors; this is why CPJ Field fully supports the CMA's proposal to make an MIR and the introduction of a regulatory framework to ensure quality of care and compliance with industry standards. We have witnessed unacceptably low standards of care in other funeral directors' practices, which have been particularly highlighted when CPJ Field has acquired smaller funeral director businesses. This has been particularly noted in very small businesses which do not benefit from economies of scale, for example in certain elements of the services or on site facilities (e.g. mortuaries), and which fall below

the size required for compliance regarding health and safety best practice, tax regulations and employment regulations.

We acknowledge that it is important to highlight any fundamental failures in care occurring in the market. However, as a funeral provider which places quality of care of both consumers and the deceased person at the heart of its business, we are deeply concerned that the evidence requested by the CMA is wholly negative and is not representative of consumers' experiences in the round.

As the Study states, the funeral director market is predominantly made up of small and medium sized businesses. The majority of these businesses are long standing, family run enterprises, where reputation and word of mouth recommendations are fundamental to such businesses' success. We therefore strongly urge the CMA in any market investigation to request evidence of positive and successful standards of care demonstrated in the sector, so that it understands what constitutes best practice. This will ensure that the CMA has a balanced view of the standards implemented by funeral directors across the whole sector and an accurate view of how prevalent any unacceptably low standards of care are.

We would also like to highlight that any remedy(s) proposed by the CMA under a market investigation need to take into account the varying business sizes of funeral directors. As the Study states, the minority of the market is made up of large funeral directors, therefore any remedy(s) must be achievable for the majority, being small and medium sized businesses. Failure to ensure that remedies are achievable and proportionate will only create greater barriers to entry for funeral directors, which will lead to less choice for consumers and anti-competitive behaviour in the sector.

- B. *Issues specific to religious groups that are not covered in this report: we have focused our work on the transactional aspects of funerals involving funeral directors and crematoria. We believe that the issues we have identified in relation to those specific aspects would essentially be similar across all faiths (to the extent that the way they organise funerals involves transactions with funeral directors or crematoria). We are keen to find out whether we may have overlooked any issue of relevance and will seek to engage actively with the representatives of the major faiths.***

Response: We are concerned that the CMA is overlooking the diverse requirements for funerals across different ethnic groups and religions. As previously mentioned, no two funerals are the same, as the very nature of a funeral is unique, to reflect the deceased person's life and wishes. We of course do not disagree that all ethnic groups and religions will transact with funeral directors and will be concerned with the cost of a funeral, however their requirements for funeral services differ vastly.

For example: (i) an Anglican funeral ceremony will likely take place 10 days or more after the time of death than a Islamic ceremony; (ii) there are different traditions for where the deceased person is moved to prior to cremation or burial; and (iii) there are different beliefs over preparation of the body of the deceased person, as some practices are not acceptable in certain religions, which means that embalming may not be required or that the funeral has to happen on an expedited basis (leading generally to a higher cost of delivery i.e. at the weekend or on bank holidays). These different requirements have a knock on effect regarding the time pressures for delivery of funeral services, third party services/disbursements and other restrictions as to how funeral services are delivered. Geographical location also has an impact on the requirements for the content and length of a funeral, even for funerals within the same religion. For example, as mentioned above, a Seventh Day Adventist service in Brixton may be more than two times longer than an

Anglican one in East Sussex, due to longer services in church and more time at the graveside including important time for different rituals and practices.

We therefore do not agree that the issues identified in the Study can be deemed to be "essentially the same" across all religions and ethnic groups. Should the CMA make a MIR, any remedies it proposes must take this diversity into account; what is deemed to be "essential" and the individual funeral services required across different religions and ethnic groups are vastly different. This will be particularly crucial if the CMA does elect to introduce a regulatory framework, any form of price regulation and/or any form of standardisation of an "essential" funeral package.

Any individual will have an unconscious bias towards what is deemed to be a "standard" funeral or what is an "essential" funeral service, based on their experiences, religion or ethnicity. One of the CMA's main goals under any MIR must surely be to promote consumer choice in the market and to propose remedies that increase consumers' ability to procure quality funeral services. We therefore urge the CMA not to consider remedies which assume and limit consumers' options as to what is deemed to be an "essential" funeral service or to price cap such services or packages, as this would have a detrimental effect on consumers' ability to procure a unique funeral service which reflects the deceased person's wishes, ethnic group and religion.

CONCLUSION

We welcome the CMA's review of the funeral market, as well as the suggestion of greater regulation of the sector to ensure consumers receive both a quality service and value for money, on a more consistent basis across the sector. However, for the reasons set out above in our responses to the Study, we are concerned that the CMA is putting its emphasis purely on pricing and a perceived customer vulnerability, instead of quality and funerals as a unique service, created in collaboration with the customer.

It is imperative that the CMA takes on board the views of the wider market, to ensure that (should a MIR be made) any remedies and regulations introduced are comprehensive, that it has considered the positive and negative impacts of such, that these are proportional and have customer benefits.

We also note that Scotland's Inspector of Funeral Directors is currently producing her recommendations on how the Scottish market should be regulated and whether to introduce a licensing system. We await such recommendations with interest and hope that the CMA will take these into account in any future market investigation.

We are happy to work with the CMA in its investigation and would be keen to discuss our above views further, as a representative of small and medium sized funeral directors, which make up the majority of the suppliers in the market.

Yours faithfully,



Jeremy Field, Managing Director

C.P.J. Field & Co Limited