

Kevin Cobbold Funeral Services Ltd

109 Cromer Road Norwich NR6 6XW



Competitions and Markets Authority
Victoria House
Southampton Row
London
WC1B 4AD

2nd May 2019

Dear Sir or Madam,

Further to the in-depth investigation of the funeral industry by the CMA, we submit our response as below:

We suggest that the following remedies would address many of the factors adversely affect competition in the funeral market:

All [X] -owned funeral homes should have '[X]' on their signage. In this way, the public would know that they were dealing with a large corporation with shareholders expectant of a high financial return rather than a family-owned, personal funeral home. Recent changes made by Co-op owned funeral homes to signage showing true ownership has resulted in clarity, more informed choices for the public and a strong element of surprise that they did not know before.

[X] websites should not be allowed to claim personal involvement by former owners on their 'About Us' pages on their websites. The history of bought-up funeral homes becomes mostly irrelevant once it has to comply with new ownership by a large corporation.

When higher-charging funeral homes claim 'superior service', this needs to be evidence-based, rather than rhetoric, e.g.:

- Who answers the telephone out of office hours to customers, is it a call centre or on-call funeral director with no knowledge of the funeral? Superior service would include the telephone being answered by someone who has been fully or partially involved in arrangements thus far so that reassurance and informed answers can be given in a timely way.
- Will the same person guide the family through from arranging the funeral to being there on the day, or will just any employee who the family have not met before turn up at the funeral?
- What exactly are they offering that justifies the final funeral invoice being approximately £2,000.00 more than some local independent firms?

A nationwide, templated pricing structure needs to be imposed that should be a legal requirement on every website and funeral shop window, so that the public can clearly and easily compare prices.

Nursing homes, hospitals, churches, etc. should only be allowed to give out this templated pricing structure, rather than directing vulnerable people to expensive funeral homes.

Overcharging by crematoria in a local area where they are all owned by the same company should be addressed. In [X], both crematoria are run by [X]. One of these ([X] Crematorium) is leased

by [X] from the council. By releasing it back to the council this would increase competition and lower prices for the public.

The membership and consequent funding of the trade body NAFD is largely made up of Dignity and Co-op funeral homes. It could be questioned that their monitoring of their members is not as strong as it could be. For example, candid pricing for the public via websites should have been an immediate instruction to all of their members.

May I add my appreciation of the CMA's efforts to deal with an industry that has been allowed to take advantage of the public for far too long.

Yours faithfully,

Kevin Cobbold.

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