



SAIF Independent Funeral Directors Response to the CMA Working Papers Tranche 1 – dated 30th January 2020

Introduction

The format of this document is that pages 1-4 are notable themes that SAIF wishes to draw the CMA's attention to for commentary.

Pages 5-19 are from the questions in the CMA's working papers which SAIF has responded to in red. The title of each working paper precedes the questions and answers.

SAIF's Commentary on Information and Transparency

1. We currently consider that the key elements of any information and transparency remedies could include:
 - (a) Making it easier for customers to assess and compare the prices and services and offered by funeral directors and crematoria operators by, for example, the establishment of a platform to facilitate price and service comparison;

SAIF fully supports the need to make information clear, concise and accessible by FDs and Crematoria.

- (b) improving customer awareness of price and service information and funeral planning before the point of need;
 - (c) introducing a 'reflection period' to enable customers to consider their options before paying for services, supported by a potential cap on the fees charged for the collection transportation and storage of the deceased where a customer chooses to switch funeral director; and

This is fine, the unintended consequences of this will be FDs who will not engage with the deceased with likely costs/time, with the result the funeral is transferred elsewhere; also, higher client costs for body storage and transportation, and extended period of time from death, to contract to final service of the deceased.

- (d) prohibiting certain forms of payment and requiring the disclosure of ownership structures and commercial relationships, in order to further increase transparency in the sector.

We are fully supportive of this transparency of the supply chain, so the customer knows who they are dealing with beginning to end.



SAIF's Commentary on Funeral Director Sales Practices

There needs to be consistency of information, price breakdown and explanation of costs across the funeral services sector.

This needs to be accessible whether by telephone, email, the office reception and online either on the FD's website, and/or a comparison website.

SAIF's Commentary on Quality Regulation Remedies

1b and 12. SAIF inspects members' mortuaries as part of the Quality Assurance Programme.

Also, back of house (mortuaries) are not only important in maintaining standards for the deceased and their care, as well as if consumers wish to view – but vitally, it is also a concern in providing good working conditions ensuring a safe working environment for staff. Whilst SAIF is concerned to ensure good modern facilities to ensure the deceased are cared for in an environment reflecting modern professionalism we are also concerned that staff have safe and hygienic working practices and that members adhere to all health and safety regulations.

3b. Lower barriers to entry.

In reality there can be no lower barriers to entry as the profession is not regulated and anyone can establish a funeral services operation with or without training. The latter is of serious concern to SAIF, thus the importance of Probationary members needing to undergo formal training as part of membership for SAIF and CPD is recommended for Full members of SAIF.

14. Suitable premises.

This is already in place in the SAIF Scotland membership rules, and will be occurring across SAIF when the new FSCSR Code of Practice is finalized (akin to the Scottish Government Code of Practice) which mandates these measures. Therefore, across SAIF and NAFD member firms, some 75% of FDs in the UK, can be achieve this which is a notable accomplishment, not to be lost.

14b Accredited Education

Interestingly the Scottish Government is reviewing their draft Code of Practice and reconsidering what educational training and standards are necessary for funeral directors. SAIF fully support an accredited pathway and training programme with agreed minimum standards.

14d Dispute resolution and complaints handling

SAIF already has an agreed complaints handling process that member firms have to deploy in their terms and conditions of business with clients. National SAIF has a consumer complaints process via a Professional Standards Committee and an accredited Alternative Dispute Resolution (ADR) service.



53a. Licensing scheme

SAIF would support a licensing scheme for the business and the individual, the latter would have a record of licensing as a FD for alternative employers, if need be.

82. Outcomes based approach to regulation

SAIF support an outcomes focused regulatory model as it has a flexibility to apply across a range of funeral firms whether small, medium or large where indicative behaviours and key performance indicators can be measured, aspired to and attained.

Section 79. evidenced that consumers did not feel rushed into decisions about their choices; understood about third party (disbursement costs); and received a verbal and written estimate as would be expected by SAIF's Code of Practice.

SAIF's concerns about referring to the Sun Life reports

SAIF Independent Funeral Directors challenge the validity of recent research on funeral prices by Sun Life. We believe it is seriously flawed and has potentially overstated the typical cost of a basic send-off by more than £1,000, causing unnecessary concern and confusion amongst the consumer.

Following a snap poll of more than 100 members of the National Society of Allied and Independent Funeral Directors (SAIF), the association believes the average cost of a basic funeral - provided by independent funeral directors - in 2019 was closer to £3,000 rather than the £4,417 claimed by the insurance provider, Sun Life.

SAIF's research was conducted in the wake of Sun Life's Cost of Dying Report 2020 and asked members to calculate the average figure for invoices for basic burial and cremation funerals in 2019. The association required the same criteria as Sun Life, in terms of the elements that comprise a basic funeral.

One of the key concerns with Sun Life's average funeral cost figure of £4,417 is down to the fact that it appears to add together the averages for cremation and burial funerals and divide the result by two.

This formula would only be accurate if 50% of funerals were cremations and 50% were burials, but across Britain at least 77% of funerals are cremation funerals. If this percentage split was applied to Sun Life's research, the insurer's average cost of a basic funeral would be £4,081.

However, SAIF still thinks this is too high. The average figure for a basic funeral provided by independent funeral directors across the UK is £2,952.02 (the median figure was £2,970). Meanwhile, SAIF's survey found that independent funeral directors' professional fees for a basic funeral were on average £1,676.30 - again much lower than Sun Life's claimed £2,771.

If you take Sun Life's average burial costs and apply them to an independent funeral director's average professional fees, the cost for a basic burial funeral is £3,880.30, whilst the cost of a basic cremation funeral is £2,763.30.



Furthermore, you will be aware that insurance companies like Sun Life and Royal London have a vested interest in people being concerned about funeral prices, so that they take out over 50's insurance plans or pre-paid funeral products with them. Therefore, we would want reassurance from the CMA that they are not basing any regulatory remedy on these figures, particularly toward independent funeral directors. Robust independent research into funeral prices by non-conflicted organisations that are not motivated to present figures one way or another to a vulnerable consumer market.

SAIF's suggestion for a review period following recommended model(s) of regulation 24 and 48 months

The UK funeral services market is unlike any other purchase the consumer will make. There are two components usually to the funeral, that is the care of the deceased to completion and the care of the next of kin, the client to the FD.

SAIF has indicated to the CMA funeral investigations team that if overly burdensome regulation is imposed, this could have an adverse effect on the constituency of the independent funeral director, who currently services over 70% of the at-need funerals across the UK. Many of the owners and managers of these small funeral services are highly vocationally focused, and have been so through generations in their communities.

We see in the CMA's working papers 1st tranche, that there is a recognition that one regulatory model for the whole market could AEC to the detriment of the consumer by impacting a sector of the market, such as the micro to small firm. We are heartened that the assessment from the CMA funeral investigative team is one of thoughtfulness in how any remedy is applied; care and attention to bring about positive change – and SAIF support a quality service to consumers.

In guarding against a negative impact on the consumer through a regulatory model the CMA recommends to the UK government we would recommend that there will be two intervals for a thorough review after the implementation of a regulatory regime, this could be at 24 months and 48 months to ensure that the imposition of new regulation is (a) not detrimental to the consumer and (b) nor inhibiting competition to the detriment of thousands of independent funerals directors who provide best value to their clients consistently over the years.

The Trade Associations (TAs) have provided a voluntary regulatory model that has functioned to a large extent over the decades. The risk is the demise of the expertise of the TA's which will leave a new funeral regulatory body, without allies to assist in the professionalisation of the funeral services market in terms of quality control, transparency of the client engagement and pricing; but also, honouring the historic and emerging format of the British way of doing funerals which is in a healthy dynamic flux in the 21st century.

The unintended consequences of an over-regulated funeral services market will be the exit of a significant proportion of small independent funeral directors. Furthermore, whilst we join with the CMA and desire the consumer prepares more fully for end of life wishes, and planning one's funeral choices well before the point of need, there is concern that we are going against society's will that prefers not address one's mortality. It is Society's prerogative to ignore good consumer theory and praxis. But if mainstream culture does not see eye to eye in the spirit of the age and chooses to allow death to remain a taboo, ultimately, that means quality control and professional standards remains the main device to



ensure the consumer is protected . Consequently, we only foresee a single digit increase in end of life wishes among consumers. More systemic change is necessary and will follow when mortality is address in mainstream education curriculum for it to become a feature that society readily addresses and prepares well for as part of life planning in general.



Information and Transparency Remedies Questions

28. We welcome views from parties on the remedies described below, and the relative attractiveness of the different approaches to achieving their aims. We invite parties' views on the following:

- (a) What are the expected costs to funeral directors and/or crematoria of implementing the remedy and reporting compliance?

No cost to the FD, the cost will be to the client, for an extended 'reflection period'. There will be extra storage charges as the hospital mortuary charges after three Days, as will the FD. And there will be two transportation fees is a second FD is selected by the client.

Longer time frames from the point of death to the funeral event will income extra costs.

Will the client if they so choose have an option to waiver the reflection period?

- (b) How should compliance with the remedy be demonstrated and how should this be supervised by the relevant bodies?

Annual audit/Self-report to a Trade Association inspection. Mystery shoppers to samples member firms. And/or an independent auditor to inspect.

- (c) Should any remedies be time-limited? If so, why?

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- (d) Should we consider a firm size threshold for any of the remedies discussed here? And if so, what should that threshold be, and why?

Agree threshold for size. Scales for less than 300/200/100/50 funerals per annum.

- (e) Are there any relevant customer benefits in either market that may be lost or reduced by the implementation of these measures and that we should consider as part of our assessment of any remedy package?

Those indicated in (a) extra costs for the consumer.

- (f) Are there any other remedies that may equally or more effectively improve the availability and transparency of information to consumers?

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Invitation to comment on Remedy 1

57. We invite views on the following questions:

- (a) How can we best facilitate shopping around and increase customer awareness of total funeral costs and local price differentials?

Government info and education institutions on their curriculums.



- (b) How can we enable better comparison of funeral directors' prices and quality of services?

A quality star rating system based on premises, facilities, professional training, CPD, vehicles, customer and environmental friendly approaches.

Agree minimum information of services, quality and explanation of the pricing.

- (c) How can we better prepare the customer for the arrangement meeting and make them aware of all the options offered by the funeral director, including low-cost options?

The FSCSR has developed a draft 'key information document' as a guide to customers, what to ask, look for and explain what services are included/are not included in the price.

SAIF has developed an impartial consumer advice website = Funeraladvice.org. Other website platforms and printed materials in libraries, community resource centres with key questions for consideration.

- (d) How can we give customers a clearer idea of the final cost (early on in the process of choosing a funeral director and before the arrangement meeting)?

Bespoke funeral preferences versus package price with individual component prices explained.

Website lists information on basic funeral costs.

- (e) How can we make the platform most useful for customers how can we ensure that it is used by as many customers as possible?

We are unclear whether 'The Platform' is best led by the Government as who will pay for this? If it is the FD these costs will be passed onto the consumer. We would prefer an industry led approach and directives given to various platforms from Funeral Guide, Localfuneral, Beyond etc.

Consumer groups as well as Trade Associations could promote these.

- (f) Should funeral directors and crematoria operators be required to adopt a standardised methodology for presenting pricing and service data as an alternative to the platform?

In general we support a standardised approach to a basic funeral so that consumers can compare like with like alongside the services from their mortuary, staff training, vehicle range (purchased or hired in), and facilities.

- (g) Should crematoria availability be incorporated into the platform?

Yes, would want Crematoria pricing to be included. The less expensive which is further to travel is not always the cheapest, as the FD may have to charge extra mileage and staff time, than the crematoria which is nearer for the client.

- (h) What will be the likely costs of this remedy?



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- (i) Will this remedy give rise to any potential unintended consequences?

It could impact the quality of service by the FD is there are extra expenses to meet

Invitation to comment on this remedy

66. We invite views on the following questions:

- (a) Are there intermediaries other than the CQC who provide, or are well placed to provide, information on funeral planning to those close to death or to the bereaved?

GP surgeries. Hospitals. Hospices. Academies/Universities. Pension companies. End of life wishes week.

- (b) Are other ways in which funeral directors and crematoria operators can raise awareness of the platform other than providing information on their websites and promotional material and discussing the platform at the arrangement meeting?

SAIF has for some years promoted through its members a booklet for consumers, “5 things to do before you die”.

Community education through voluntary and civil society associations.

SAIF also has developed www.funeraladvice.org to assist the public in choices, end of life planning and helplines.

- (c) Are there alternatives to raising awareness of the platform to general advertising and the use of intermediaries?

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- (d) What are the likely costs of this remedy?

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- (e) Will this remedy give rise to any potential unintended consequences?

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Invitation to comment on this remedy

77. We invite views on the following questions:

- (a) Are there particular circumstances prior to the point of need at which consumers are likely to be receptive to the idea of preparing for their funeral or that of a loved one?



Pension planning. Death of a celebrity/royalty.
Big life events: hatch, match and despatch.

- (b) What interventions (if any) are likely to encourage funeral planning and how might they be delivered?

SAIF has for many years encouraged consumers to give thought and prepare well to make it easier for their next of kin. Ultimately, if society does not will to address the subject of one's death, it is their choice and the Government or FDs are not positioned to force them to change them against their will.

- (c) Should this remedy target particular types of consumers?

We think that end of life choices and wishes should feature on secondary school and University educational curriculum/social studies.

Employers could induct new employees through their pay and NI registration information that a booklet is given to the employee about end of life planning.

- (d) What are the likely costs of the remedy?

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- (e) Will this remedy give rise to any potential unintended consequences?

We need to be sensitive to not overtly pushing this message of planning for your end of life wishes, since we are observing a crisis of mental health across the UK. This includes suicides and the message of death planning could have a negative impact that acerbates mental well-being.

Invitation to comment on this remedy

90. We invite views on the following questions:

- (a) Is a 'reflection period' an effective mechanism for encouraging customers to ensure that they choose a funeral director that best meets their needs?

In principle yes, we agree.

Although the data you present suggests that most clients don't wish to change their FD.

It will add to the funeral costs to the consumer by adding upto 14 days to the funeral care (mortuary storage costs), as most FDs will not wish to make arrangements that will incur significant costs and time, for them to be undone. Funerals are unlike any other service provision. It will delay the funeral service.

- (b) If so, when should this "reflection period take place?

In Scots law, a contract can be a verbal/oral agreement. However, when a legal Code



of Practice is enacted, this will change to a signed authorisation to remove the deceased from the hospital or home by the client to the FD.

(i) After getting information on funeral options from a funeral director on its premises and before signing the contract?

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(ii) After signing the contract in an arrangement meeting but having cancellation rights for a certain period of time afterwards? Or

This could work on the basis the arrangement meeting is not overtly delayed from the time of death.

(iii) another suitable time?

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(c) What are the likely costs of this remedy?

Someone whether the hospital mortuary or FD mortuary will need to store and care for the deceased during this reflection period. And that cost will need to be passed to the consumer.

Costs of the first FD, to the second FD.

(d) Will this remedy give rise to any potential unintended consequences?

Further delays to the funeral, 4-6 weeks from the point of death.
More expenses for the consumer.

If the consumer is adamant and clear minded which FD they wish to use and press ahead with the arrangements, they will become disgruntled if they do not have the right to waiver this reflection period.

A waiver needs to be a freedom of choice by the consumer, free of pressure from the Government or in the unlikely event by the FD.

97. We invite views on the following questions:

(a) Will the imposition of a cap on the collection, transportation and storage of the deceased encourage more customers to switch funeral directors after having reflected on their original choice of funeral director?

If there is an unrealistic price cap on removals, FDs will increase their fees elsewhere in the funeral care.

(b) How should the cap be calculated?



(j) Should the charge for collection and transport reflect the distance covered by the funeral director or represent an average cost?

Distance, after certain mileage, extra per mile for car and personnel used.

(ii) Should there a daily charge for the storage of the deceased or an average charge for storage, which reflects the average length of time that the deceased is typically stored?

Depends on the facilities: refrigeration daily charge/no refrigeration, average charge.

(c) Are there other approaches to setting a potential cap on charges levied by funeral directors for the collection, transportation and storage of the deceased (other than cost-based approaches) that the CMA should consider?

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(d) What are the likely costs of this remedy?

Costs to the consumer.

(e) Could this remedy give rise to any unintended consequences?

Extend the timeline for the funeral and extra fees with 14-day reflection period.

Invitation to comment on this remedy

104. We invite views on the following questions:

(a) Are there any other ways to eliminate conflicts of interest that may adversely impact the quality of service provided by funeral director to customers?

Associated businesses, including local authority trading companies.

(b) Are there any other types of inducements or payments that should be captured by this remedy?

Nursing homes with crematoria or cemeteries.
A Solicitor/Will Writer with interest in an FD business.
Funeral planning company that restricts freedom of choice of the clients preferred FD.



(c) What are the likely costs of this remedy?

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(d) Will this remedy give rise to any potential unintended consequences?

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Invitation to comment on this remedy

112. We invite views on the following questions:

(a) What potential harm could the non-disclosure of business interests and other commercial relationship cause customers?

For not disclosing it could prejudice the consumer who they are contracting to or how the business interests could influence the recommendations of the FD.

(b) What business relationships and other commercial relationships should be disclosed to customers?

All business relationships and associations should be declared. The likelihood is that this measure of transparency will encourage trust in the FD in most cases.

Transparency of ownership and association is imperative.

(c) How should such interests and relationship be disclosed to customers?

Full disclosure.

(d) What are the likely costs of this remedy?

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(e) Will this remedy give rise to any potential unintended consequences?

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Funeral Director Sales Practices and Transparency

14. There are some specific sales practices or issues about which the CMA would like to hear further from funeral directors (and other interested parties). These are:

(a) There is evidence that some funeral directors restrict customers' ability to purchase coffins from third parties. We consider that, in principle, such restrictions could enable funeral directors to earn higher margins on these products but note that few customers seem to consider buying from third parties. We would like to hear further on this issue, particularly on what information should be available to consumers (and when) on coffin prices, options and policies on using third-party suppliers.

(b) Concerns have been raised over various funeral director practices that restrict customers' choice of celebrant. In light of these concerns, the

CMA would like to hear further from funeral directors particularly with respect to the following issues:

- What are the factors that determine who you engage or recommend as the celebrant/minister?

Most FD's will trial and test celebrants as their role is extremely important to the satisfaction for the client at the funeral service. Competency is crucial in liaison and communications with the clients and FD.

- When a customer wants to use a specific (or specific type of) celebrant do you accommodate their preferences? If not, why not?

SAIF is not aware of independent FDs restricting a client by not using their preferred celebrant for the funeral service.

If a FD is aware of the client choosing a celebrant/clergy, where the FD has had a poor experience, the FD will explain this to the client, but it is the client's decision.

- What information, if any, do you think consumers should be given about the choices of celebrant/minister available?

The FD will ask what kind of funeral service the client has in mind and importantly, the wishes of the deceased. If this is specified in the Will or funeral wishes, then the client and FD will proceed accordingly.

Explanation will be given to options, what kind of celebrant; i.e., civil celebrant, or humanist, clergy, whether a preference for a male or female celebrant.

FD's will have trusted working relationships with celebrants and clergy. This is important as explained the FD's reputation can be impacted by the performance of third parties such as celebrants, enhanced or diminished.

- (c) Internal documents suggest that some funeral directors will offer legal services during the arrangement meeting (or seek permission for other sales representatives to make approaches afterwards). We consider that this could mean that customers do not consider third party suppliers and/or that the funeral director could use its position to gain knowledge of the value of the deceased's estate and assess their ability/willingness to pay for the funeral. The CMA would like to hear further on this issue, particularly evidence pursuant to whether consumers are harmed by funeral directors offering (directly or via a partner) legal services.

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122. In light of these concerns, the CMA would like to hear further from funeral directors, in particular, with respect to the following issues:

- (a) What are the factors that determine who you engage or recommend as the celebrant/minister?

The client may know already the clergy or have heard a celebrant at a friend's funeral and make their choice. However, clients may ask the FD for recommendations for celebrant or clergy, and the task of the FD is to guide them to the clergy or celebrant that best suits the clients' needs.

- (b) When a customer wants to use a specific (or specific type of) celebrant do you accommodate their preferences? If not, why not?

SAIF has not heard of complaints by consumers of their preference being blocked by the FD. Such a practice would be in contravention of the Code of Practice for professional behaviour of a FD in SAIF.

- (c) What information, if any, do you think consumers should be given about the choices of celebrant/minister available?

That they belong to a trade/religious association that trains, offers CPD, and handles complaints with a redress service for clients. And the celebrant/clergy is experienced, and professional in all their dealings with the client.

126. The CMA would like to hear from funeral directors (and other interested parties) on these issues. In particular, evidence pursuant to whether consumers are potentially harmed by funeral directors offering (directly or via a partner) legal services.

This is something that SAIF does not have a significant amount of evidence to comment. We are not aware of complaints arising from consumers who later complain that the legal service the FD had recommended was deficient or poor value.

SAIF has a range of Associate (supplier) companies so that the FD's can offer a range of services to clients that are tried and proven by SAIF, giving the FD options to provide their clients, whether that be their local solicitor or an estate administration service, or probate agency.



Quality Regulation Remedies

Remedy selection

108. Do you agree with our proposal to focus quality regulation on the services provided by funeral directors or do you think we should also regulate the quality of services provided by crematoria operators? Please explain your answer.

Quality Regulations must also include crematoria. There are many crematoria already offering direct cremation. Plus, if the Local Authority Trading continues to emerge with funeral service options, there are likely to be those that will look to run an FD alongside the crematoria.

109. Do you agree with our proposal to focus quality regulation on back of house standards? Please explain your answer.

This is an important focus on regulation on quality of services, and the risk is some FDs could cut back on quality of their back of house. SAIF would like to see additional regulation in the areas of appropriate advertising and promotions.

110. What are your views on the likely effectiveness and proportionality of the remedies outlined in this working paper in addressing our initial concerns?

We recognise that the CMA is cognisant that the funeral services market is like no other commercial market. Therefore, how it proposes regulation without an AEC is no easy task. SAIF remains concerned that regulation is proportionate to the size of business, but see that in increasing the level of quality in the back of house, could have an impact on funeral costs, which was the prime area of concern that consumers

111. Are there any other potential remedies that we have not considered in this working paper that may address our initial concerns (as set out in our working paper on the quality of back of house funeral director services)? Please explain what those remedies are and why they would be more effective than, or suitable in addition to, our proposed remedies.

Remedy design

112. Would a predominantly outcomes-based or a rules-based regulatory model (see paragraphs 39 to 40) be more appropriate for monitoring and upholding the back of house standards of funeral directors? Please explain your answer.

113. Which of the services provided by funeral directors should be included under the scope of any quality regulatory regime, including statutory minimum standards, and why? We are particularly interested in your views on the regulatory standards set out in Table 1 and the following specific issues:

(a) Is refrigeration necessary for the appropriate care of the deceased?

Yes.

(b) Is the ratio of one refrigeration space for every 50 deceased persons taken into the care of the funeral director on average per year (as proposed in the draft Code of Practice for Funeral Directors in Scotland) an appropriate ratio? If not, what is?

One of our members stated that they would have a permanent overflow if they had 6 fridge spaces for their 300 clients each year. Last month they had 25 bodies on site at one time! 1 in 50 is a start point, and hopefully the ME will result in less need to keep deceased for excessive periods of time.

(c) Is it appropriate to require that each deceased must be stored individually in separate compartments within the unit (as proposed in the draft Code of Practice for Funeral Directors in Scotland)?

The draft Scottish Code of Practice allows for cold rooms.
We see no issue at all with cold rooms as an alternative to separate compartments.

(d) Should training and/or education be mandatory? Please explain your answer. In the event that training and/or education was made mandatory, please comment on:

(i) Which members of staff require formal education and to what level (i.e. A Levels (or equivalent) or a degree or professional qualification) and to what extent can formal education be substituted by experience or other forms of training?

All staff should be trained to an appropriate level of competency in their specific area of work together with ongoing CPD. This means differing levels of training required dependent upon the role of the individual.

All staff must be trained in the competences of their job/responsibilities.

(ii) Is it necessary to create a nationally accredited professional education programme or allow funeral directors to choose from the currently available qualifications?

We do not need one supplier of training, rather an agreed framework of training to reach a level three NVQ/SQ as a practicing funeral director.

The training routes currently available reflect the different learning/teaching styles. Some are highly academic using a deductive teaching methodology. Whilst the IFD College is fully accredited by the ONE awards and uses an inductive and vocational style of

learning. There is room for different methodologies but there needs to be a co-ordinated learning path should a student wish to transfer from one course to another, or increase their professional studies. This requires mapping out.

A national accredited qualification is preferable and should be worked towards by those current trade bodies, training colleges and large companies.

SAIF sees that educational standards can be implemented with a roadmap of 5-10 years whereby any person licensed as a FD will need to have a level 3 qualification in funeral services from a recognised training provider.

- (iii) Should there be a number of specified hours of training, and any other form of CPD, that staff should be required to complete each year, or should staff or their employers self-assess their professional development needs?

The IFD College currently requests its members to complete 12 hours CPD per annum.

Competent employers will self-assess their staff containing professional development.

CPD is essential and could be an area that the SAIF and NAFD need to lead on.

- (iv) Are there any other requirements that should be imposed on staff, owners and controllers of funeral directors to ensure their technical and professional competence (egg age, conduct or experience restrictions)?

Individuals can work and move if they choose but for businesses qualify there should be evidence of a qualified individual or of experience. We would suggest 10 years' experience and above may be acceptable if they have a proven track record of good practice. Below 10 years they should be incentivised to have some form of qualification if they haven't already.

- (e) Is there a need to establish an independent ADR scheme and/or complaints adjudicator in addition to the funeral directors' own complaint handling and customer redress?

SAIF and the NAFD currently uses the same accredited ADR Scheme – the Centre for Effective Dispute Resolution.

75% of FDs are members of a TA.

Would it be a matter of ruling that any non-TA FDs have to have a contract with an ADR scheme available for their clients.

114. Who is best placed to monitor and enforce compliance with quality regulation?



- (a) Is a single UK-wide body or a different body in each part of the UK more appropriate, and how should either arrangement take account of the emerging regulatory regime in Scotland? Please explain your answer.

SAIF which has two jurisdictions to its membership, Scotland and the rest of the UK, National (Rest of the UK) prefer one regulatory body but that would take into account the four nation's cultural and contextual practices. A single body covering all the UK would be preferable, but they would have to be aware of the legal and practical differences between each home nation.

- (b) What role, if any, should the existing trade associations (i.e. NAFD and SAIF) and other relevant organisations, such as the Good Funeral Guide, play in relation to the quality regulatory regime? Please explain your answer.

SAIF has effectively voluntarily regulated its members over the past 30 years. And has created a strong track record of independent FDs providing a high quality of service at best value for the consumer.

SAIF and the NAFD have amassed enormous goodwill among FD's. We think that to ignore the role of SAIF and the NAFD, creates a risk of losing these TA's and the new regulator will have quite a task to accomplish the goals without the TA's in place. There is a risk that these TA's will cease in an environment that has a statutory regulator.

115. Should a licensing and inspection regime (see paragraphs 52 to 73) apply to individuals or businesses or both, and why? If both, what should be the respective obligations of individuals and businesses?

Licensing should be both business and individual. For the individual it is a measure of competence and will allow for easier moving to a different employer. It also puts the responsibility for standards on to an independent body and not each employer.

116. What considerations should be taken into account when designing any quality regulatory regime to enable providers of all sizes to comply with that regime and without deterring innovation, entry and expansion?

- (a) What would be the likely costs of quality regulation to funeral directors? This includes the costs of implementing any changes necessary to comply with the regulation and the costs of demonstrating ongoing compliance with the regime.

Number of funerals per annum should be considered. However, all should have minimum care of deceased facilities.

- (b) What would be the likely costs of implementing and running the regime and how should this be funded?

If the FD has to fund regulation it will impinge on their pricing thus ultimately affecting the consumer with these increases.



117. Are there any elements of quality that require immediate attention prior to the establishment of a quality regulatory regime?

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118. Do you think we should tailor any aspects of quality regulation to reflect any differences in funeral service provision (and the current statutory regimes) across England, Wales, Northern Ireland and Scotland?

A single UK regulator that reflects regional cultural practices and nuances of the four nations.

119. What information on the quality of services provided by funeral directors should be collected and disseminated to customers to enable them to assess and compare funeral directors?

Both front and back of house facilities; staff experience/qualification; ultimate ownership; vehicles types; whether owned or hired in.

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