



## Poitras Funeral Homes

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March 17, 2025

Dear Senator Bailey, Rep. Gramlich  
Chairs of Committee on Health Coverage, Insurance and Financial Services

I am writing to you today in opposition to proposed Bill: LD867 – An Act Regarding Preneed Funeral Insurance. As a Funeral Practitioner for over 23 years, I strongly oppose this bill.

Although I am not in your district, I am writing to you because you are a member of the Insurance and Financial Affairs Committee and will be hearing this Bill. This Bill, in my opinion, undermines decades of consumer protections and exposes consumers to high pressure sales practices when they can be most vulnerable. As a former board member of the Maine State Board of Funeral Service, I have fought hard to protect consumers from injustices. Funeral Insurance policies will be sold to consumers on a commission basis – a situation that in my opinion will open consumers up to “pushed” sales that will benefit the funeral director over the consumer.

There are existing laws and industry standards already in place in our state that provide consumers with choices on how to plan, pre-arrange and pay for their funeral-memorial needs. These Laws, Rules and Regulations have been in place for over 70 years and most recently refined in 2009 with all stakeholders involved such as consumer groups, Maine State Board of Funeral Service, along with funeral service providers. Our Maine statutes covers this well and that the funds received go into an interest bearing account in a Maine bank or credit union with the backing of the US Government, such as FDIC, or the NCUA protection. Agreements are in place for a consumer to fund a Mortuary Trust with proceeds of a life insurance policy and they are also regulated to protect the consumer. A current law prohibits commissioned sales of goods and services. This is Maine Law and I hope it stays Maine Law.

I respectfully ask you to vote “NO” on LD876.

Thank you for your consideration.

Sincerely,

**Chad E. Poitras**

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