

DATE March 18, 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 52 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.

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 statues 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,

A handwritten signature in black ink, appearing to read "Normand R. Lambert". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Normand R. Lambert
Former owner LaFrance-Lambert Funeral Home
29 Winter Street, Sanford, ME 04073