



***Testimony in Support of LD867 – An Act to Fund Pre-Need Funeral Insurance
Because Maine Families Deserve Trusted Guidance***
Submitted by: Adam Walker

March 13, 2025

Senator Bailey, Representative Gramlich and esteemed members of the HCIFS committee,

My name is Adam Walker, and I serve as the President of the Maine Funeral Directors Association. I have been a licensed Funeral Practitioner for 20 years and I own and operate Conroy-Tully Walker Funeral Homes with locations in Portland, South Portland, and Black Funeral Home in Springvale, Maine, serving the good people of southern Maine.

I appreciate the opportunity to testify **in support of LD867, a bill that would allow licensed Funeral Practitioners in Maine to offer pre-need insurance** as part of the services we provide to families.

For the past 18 months, the Maine Funeral Directors Association has been researching this bill, reviewing past legislation, working with other states, educating our members, and putting forth a bill that makes sense for Maine families and Maine licensed Funeral Practitioners.

Why This Bill Matters for Maine Families

Maine families deserve peace of mind, knowing their final wishes will be honored and their loved ones won't be burdened with difficult financial decisions. **Pre-need insurance is a tool that allows families to plan ahead, ensuring financial stability and relieving stress during times of grief.**

Just last year, a family came to us after the unexpected loss of their father. They assumed he had financial arrangements in place, but he had not. In their time of grief, they were forced to make difficult financial decisions while struggling with their loss. Had pre-need insurance been available, they could have avoided this hardship.

Currently, Maine is **one of only two states** that prohibit Funeral Practitioners from offering this option. **LD867 would correct this, allowing licensed, highly regulated funeral professionals—who already serve as trusted advisors in end-of-life planning—to provide this service.**

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Consumer Choice and Protection

The demand for pre-planning is growing. More families are looking for ways to make thoughtful, personalized decisions about their final arrangements in advance. LD867 would:

- Allow families to work directly with **trusted funeral professionals** rather than outside agents.
- Ensure **better consumer protections**, keeping funds secure and regulated.
- Provide **flexibility**—pre-need insurance policies are portable, meaning families can take them if they move or change providers.

Financial Stability and Local Economic Benefits

Funeral costs rise with inflation. **Pre-need insurance lets families lock in today's prices, avoiding future financial strain.** This bill also keeps business local, ensuring Maine families work with Maine-based funeral professionals who understand their needs.

A Common-Sense Solution

LD867 **aligns Maine with 48 other states**, including the rest of New England. It offers families more options, stronger protections, and a **streamlined planning process**, reinforcing Funeral Practitioners as trusted professionals.

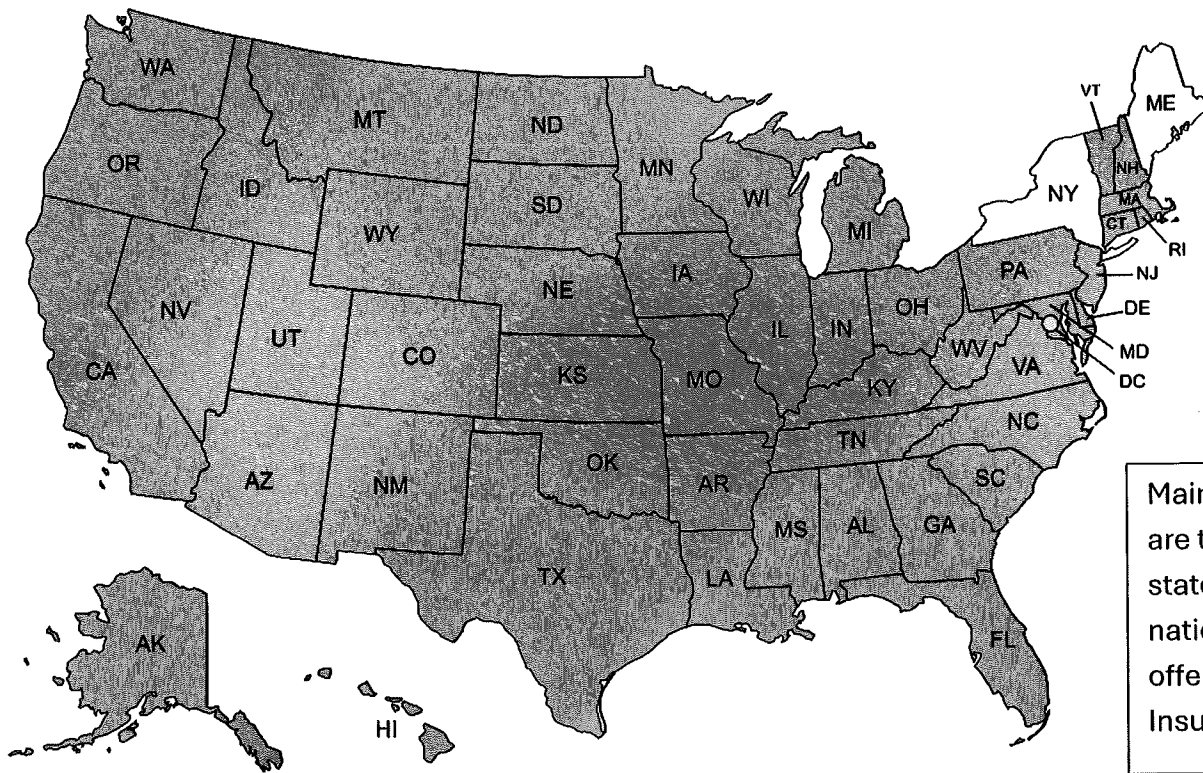
I urge you to support **LD867** and help Maine families access the guidance, security, and flexibility they deserve. Thank you for your time, and I welcome any questions.

Respectfully submitted,

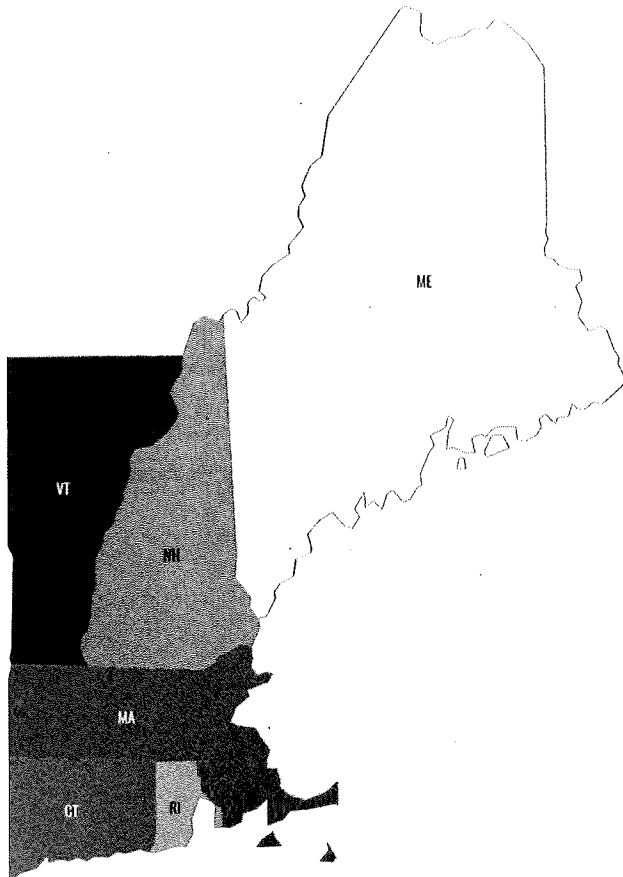
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Maine & New York
are the only two
states in the
nation that do not
offer Pre-Need
Insurance.



State	Offering Pre-Need Insurance
Maine	
New Hampshire	<i>Since 1995</i>
Vermont	<i>Since 2003</i>
Massachusetts	<i>Since 2004</i>
Connecticut	<i>Since 2009</i>
Rhode Island	<i>Since 2003</i>

Help us put Maine on the map by:
Passing LD867
Maine Deserves Trusted Guidance

