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Testimony In Support of LD867 – An Act Regarding PreNeed Insurance

Good Morning Senator Bailey, Representative Gramlich, and members of the HCIFS committee:

I submit written testimony today in favor of LD 867, an act regarding pre-need funeral insurance. My name is Kevin Simoneau, and I have had the privilege of serving families in the funeral industry for over 24 years. I am also a member of the Maine Funeral Directors Association. Throughout my career, I have assisted countless families—both at the time of loss and during the process of pre-planning their funeral services.

My name is Kevin Simoneau and I am a funeral director in the state of Maine for 20 years and a proud member of the Maine Funeral Directors Association. I am honored to serve the families of our community every day during some of the most difficult times of their lives. As a funeral director, it is my responsibility to guide families through the planning process and provide them with the support they need both before, during, and after a loss.

Many times, when a family comes to make funeral arrangements, the deceased has already preplanned their services. The decisions regarding what will be done for their services are made in advance, which provides tremendous relief to the family. However, there are instances when the deceased was making monthly payments toward a preplanned funeral but has not fully paid off the mortuary trust. In these cases, the family member responsible for making the arrangements is left with the burden of paying off the remaining balance—something that preplanning was meant to prevent.

Unfortunately, with a mortuary trust, the full financial burden may not be resolved at the time of death. I support LD 867 because it would provide an option for families to use preneed insurance to cover the remaining balance of the mortuary trust. This would help ensure that if someone passes before their trust is fully paid, the insurance policy would cover the outstanding balance, thereby alleviating both the emotional and financial burdens placed on the family.

It is important to note that LD 867 does not seek to eliminate the option of a mortuary trust, which remains a valuable choice for many families and funeral homes. Rather, this bill aims to offer an additional option, one that may be better suited for some families and funeral homes. By giving families the choice to use preneed insurance, we ensure that they are not left with an unexpected financial burden at an already challenging time.

In closing, I want to emphasize that as a funeral director, my primary responsibility is to serve the families we care for. I take great pride in the work I do and in providing

families with options that can help make a difficult time just a little bit easier. I believe that preneed insurance would be an invaluable option that would assist the citizens of Maine by guaranteeing that the financial burden of a loved one's funeral is not passed onto surviving family members.

Thank you for your time and consideration.

Sincerely,
Kevin Simoneau

Dignity Memorial USA

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