

# Crake and Mallon Funeral Service

## Working with *Perfect Choice* Funeral Plans to put their clients first

**C**rake & Mallon Funeral Service is a family owned independent business based in Stockton-on-Tees. *Perfect Choice* is proud to be associated with a funeral directing firm of such high quality, and Neil Baxter has been talking to Senior Partner, Alison Crake, to find out more about the business and how funeral pre-payment plans fit alongside the at-need business.

**Neil: when was Crake and Mallon founded?**

Alison: the Company was founded in 1971 by Robert Crake Senior and his wife Dorothy, my parents. In 1973 Joseph Mallon, a former colleague of my father, joined the company and the name was changed to Crake and Mallon Funeral Service. Sadly, in 2001, my father passed away and the company is now run by four partners including myself and my brother Robert.

**Neil: next year Crake and Mallon celebrates its 40th anniversary – how**

**have things changed over the years?**

Alison: the Company has grown steadily as a result of developing a reputation for providing a caring and highly professional service. As our reputation has grown so has the number of funerals we conduct. Towards the end of 1991 we moved to much larger premises and now have in excess of 10,000 sq ft of office space which allows us to conduct over 1,100 funerals every year. To maintain our high levels of care and service we have six private chapels of rest, extensive office space and a team of 20 full time employees plus several part-time driving staff, all of whom offer the highest standards of professionalism.

**Neil – how important are funeral pre-payment plans to Crake and Mallon's business model?**

Alison: pre-need is extremely important to our business model and adds another dimension to our standard offering. Pre-payment plans act as an extension to the services we offer our families. Often, whilst planning a funeral

for a loved one, family members may start to think about making their own arrangements. It's important that we can help them make the necessary plans to accommodate their wishes, so helping to give them peace of mind.

**Neil: why did you choose as your preferred pre-payment funeral plan provider?**

Alison: the introduction of new regulatory guidelines in 2002 meant that it was no longer cost effective for Crake and Mallon to offer its own funeral pre-payment plan. Therefore, it became necessary for us to look at alternative providers. My main objective was to forge a partnership with a plan provider that would understand the company's objectives and that would operate to the same high standards upon which we pride ourselves.

*Perfect Choice* has fully met our requirements in this respect. I felt it offered a simple, easy to understand solution where the client has the opportunity to tailor the plan to suit their own requirements. Most of the funeral plans



we arrange are bespoke plans and we take considerable care in ensuring that our clients' individual requirements are accommodated in this way.

**Neil: how important is financial security to your clients when they are pre-arranging their funeral service?**

Alison: it is extremely important that our families have confidence in the funeral plan that we offer and our clients rely on us to put into place arrangements that are financially secure.

As *Perfect Choice* Funeral Plans are offered by NAFD, our clients can be assured that their funeral service will be conducted to the highest possible standards by a firm that complies with the NAFD's Code of Practice.

From a financial point of view our families want to clearly understand what they are paying for, leaving nothing to chance. The pricing guarantees that Crake and Mallon offer and the financial transparency that is

a characteristic of *Perfect Choice* represents a combination that provides the confidence our clients are looking for when they set up a pre-payment plan.

As far as Crake and Mallon is concerned it is very reassuring to know that the pre-payment monies are invested in whole of life policies with Ecclesiastical Life Limited, which is an authorised insurance company. Ecclesiastical adjusts the pre-payment amount in line with the Retail Price Index over the life of the plan which means that Crake and Mallon has confidence in the financial arrangements for our pre-payment business.

**Neil: and how do you see Crake and Mallon's pre-payment business building in the future?**

Alison: to date we have arranged over 850 plans with a value of in excess of £1.7m. This year alone we have already exceeded last year's sales of pre-payment plans and expect that, by the end of our financial year, we will

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have seen a 15% increase in the amount of plans sold. My expectation is that our funeral plan sales will continue to grow as Crake and Mallon attracts more families in the region in which we operate. Our growing reputation and the fact that we have started to raise our profile is reflected in both our pre-payment and at-need business. Whilst the team at Crake and Mallon will ensure that the funeral services we carry out are conducted to the highest possible standard it is also essential that we have full confidence in our pre-payment provider.

Such has been the success of our partnership with *Perfect Choice* we now have a dedicated pre-payment plan advisor to help us provide the highest possible level of personal service and help grow the business going forward. We believe that *Perfect Choice* offers the business expertise, flexibility and financial security to help us achieve our goals and we look forward to continuing our close working relationship with them for many years to come.