



Transforming your Preneed Program in a Post-COVID World

-by Paul White

As we continue to return to a sense of normalcy, I'm pleased that funeral and cemetery professionals can once again meet with families face-to-face and deliver the quality service upon which they've built their reputations over the past several decades.

It's no secret that 2020 was a year of change and challenge for the death care industry and our communities. As we enter a post-pandemic world, many people see 2021 as a year of transition for our profession. While we can thankfully return to many of our tried-and-true ways of serving families, "normalcy" looks slightly different for most people than it did pre-COVID.

One of the most significant lessons the pandemic taught us is that the world's transition to a digital environment has accelerated considerably, even for certain aspects of end-of-life planning. From virtual meetings to the online processing of preneed contracts, digital tools have established a footprint in our industry that will continue to shape how we interact with our families.

Throughout our communities and across several generations, families have grown more comfortable with conducting business and coordinating life events through technology after nearly 18 months of it serving as the primary option. In fact, many individuals have come to expect it.

In our profession, nothing can replace a handshake, hug, and authentic care. However, technology provides an added layer of convenience to coordinate details from home or another remote location once initial conversations have taken place or if a family cannot meet on-site.

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Recognizing the shift in consumer expectations, a large percentage of commercial cemeteries have begun to move preneed transactions – as well as trust and sales data – online. While this transition has helped these cemeteries better ensure compliance through consistent accuracy, it has also delivered more holistic benefits, such as increasing firm efficiency and even employee morale – without sacrificing customer service.

These benefits can deliver a similar impact for Catholic cemeteries that don't face the same regulatory compliance pressure that other cemeteries do. As we continue to transition out of the pandemic and into a "new normal," I break down a few of the notable ways an increased digital approach can support the service and care Catholic cemeteries are providing to their communities.

Enhanced convenience and additional options for families

Online transactions for all goods and services continue to increase every year, often at double-digit rates. Market research firm eMarketer estimates that online sales in 2020 exceeded \$4.3 trillion, increasing 28% from 2019. The company forecasts online sales to climb another 20% by the end of 2021.

Catholic cemeteries can benefit from implementing technology that enables flexible online transactions and processing preneed contracts to keep pace with the growing demand. Whether by credit card, e-check, or debit authorization, these options allow families to complete contracts and make payments from the comfort and convenience of their home, without the hassle and risk of sending checks or other legacy payment options through snail mail. This technology also ensures families can set up automatic processing of contract installments, so they don't have to worry about remembering to make a payment.

Additionally, cemeterians gain greater access to firm and consumer data through deathcare technology. For example, many commercial cemeteries have integrated a live, 24/7 portal that provides a complete picture of the cemetery's trust and the status of every consumer preneed contract down to the line item. Suppose a family calls in the middle of the night due to a loved one passing with questions about their contract. In that case, that information is available at a cemeterian's fingertips – which delivers an ever greater level of customer service to the family.

Increased employee productivity and morale

Another key benefit of incorporating technology into operations is the convenience and efficiency it delivers to your cemetery staff. A Smartsheet study found that more than 40% of employees spend about a quarter of their workweeks on manual and repetitive tasks. For cemeteries, this means an average of more than 10 hours each week is spent on administrative tasks such as inputting preneed contract data or coordinating trust deposits and withdrawals.

By implementing digital tools and processes that automate many of these tasks, employees will have more time to meet with families, deliver enhanced service and focus on other tasks that help advance the cemetery's growth and sustainability. This often results in greater job satisfaction and morale, with employees feeling empowered through more meaningful work, happier customers, and reduced stress over possible administrative errors.



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Stronger information security

At the onset of the pandemic, cybersecurity firm Bitdefender reported a 475% increase in malware attacks. Another study later in the year by VMware Carbon Black found that 91% of businesses reported an uptick in cyber attacks since the pandemic began.

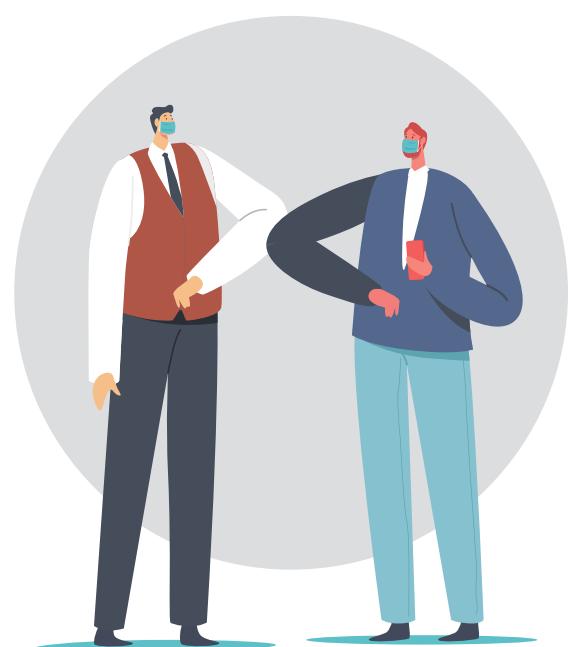
As the world and our profession continue to transition to technology, the risk of cyberattacks will continue to increase. However, with the right tools and safeguards, cemeterians can sleep well at night knowing their organization's information is protected.

For example, as many cemeteries send an increased number of preneed contracts to consumers digitally, they have implemented capabilities, such as link encryption and two-factor authentication, to access documentation. In the event of a data breach, this approach decreases the risk of sensitive information falling into the hands of anybody other than the firm and consumer.

Four steps to get started

1 Identify Areas of Opportunity

Cemeterians should always begin the process by identifying the areas of opportunity within the firm that could benefit from automation, such as trust and contract transactions or other administrative tasks.



2 Assign an Internal Champion and Select a Partner or Product

Firms should assemble a team or individual to champion the process and implementation while selecting a product and partner. Clear focus and leadership – whether it's yourself or other members of your staff – will lead to a smooth and efficient transition both internally and with third parties.

3 Implement a Pilot Program

Depending on the scale of the technology, cemeteries can benefit from kicking off the implementation with a pilot program. In other words, crawl before you walk and walk before you run. A pilot project provides the opportunity to test the technology, refine issues, gain buy-in from staff, and make sure that families like and are comfortable using the technology.



4 Train Your Team

Both in the pilot phase and once in full implementation, organize thorough training sessions for employees to ensure a smooth transition. Engaging a third party can likely support this step, serving as a trusted resource for leadership and staff.



The demand for technology and more online options continue to climb, and end-of-life planning is no exception. Implementing digital tools and processes into a cemetery's operations can be seamless and highly effective with the right approach and partner. By embracing the transformation of preneed programs and cemetery operations in a post-COVID world, firms are well equipped for even stronger service, higher job satisfaction, and enhanced sustainability.

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