

Appropriations Committee JOINT FAVORABLE REPORT

Bill No: HB-5381 / [Bill Status](#) / [Public Hearing Testimony](#)

AN ACT ESTABLISHING AN ACCOUNT TO COMPENSATE VICTIMS OF
Title: UNLAWFUL FUNERAL SERVICE PRACTICES.

Vote Date:

Vote Action:

PH Date: 3/12/2026

File No.:

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SPONSORS OF BILL:

The Appropriations Committee

REASONS FOR BILL:

In an effort to rectify victim's suffering as a result of unlawful and fraudulent funeral business, this bill seeks to compensate those who have been defrauded.

SUBSTITUTE LANGUAGE (IF APPLICABLE):

The Substitute Language removes Section 2 to eliminate the fiscal impact.

RESPONSE FROM ADMINISTRATION/AGENCY:

Bryan Cafferelli, Commissioner, Department of Consumer Protection – Commissioner Cafferelli offered testimony in support of the bill to create a funeral service compensation account but raised concerns about missing details that could affect its implementation. He notes that the bill does not define who qualifies as a “victim” and recommends including surviving family members who may discover fraud later. He also calls for clearer definitions of what constitutes fraudulent or unlawful practices and points out that while the DCP must create a grant process, it is not required to establish formal regulations for distributing funds. Additionally, the Commissioner highlights that the program may need resources not included in the current budget and urges clarification on eligibility timelines, including whether the fund applies to past victims and when claims can be made, especially in cases where fraud is discovered before or after funeral services are needed.

NATURE AND SOURCES OF SUPPORT:

Jonathan Green, President, Connecticut Funeral Directors Association submitted testimony supporting the bill. He emphasizes that it would help families harmed by rare cases of fraud and restore public trust, while noting that most funeral professionals act with integrity. He argues that compensation alone is not enough and recommends stronger preventive safeguards, including annual audits of pre-need funeral contracts, more frequent inspections by the Department of Public Health (DPH), improved contract disclosures, clearer reporting requirements, expanded consumer education, and stricter continuing education and compliance verification for funeral directors. Overall, he stresses that combining victim compensation with stronger oversight and transparency would better protect consumers and ensure accountability within the industry.

Margaret Daly supports the bill as a step toward compensating victims of funeral home fraud but argues it fails to address the root issue of inadequate oversight in prepaid funeral arrangements. She describes how her family was misled and financially mishandled by Pietras Funeral Home after setting up prepaid funeral contracts, including missing payments, poor recordkeeping, and suspicious behavior when her father's fully paid contract was initially denied. Her concerns deepened after discovering broader fraudulent activity and seeing other victims affected, particularly vulnerable elderly individuals. Daly emphasizes that the lack of government oversight allowed these abuses and proposes that payments for prepaid funerals should go directly to escrow banks, ensuring accountability and Federal Deposit Insurance Corporation (FDIC) protection. She also criticizes current laws that allow funeral homes to use these funds for business or personal purposes and urges lawmakers to strengthen the bill by incorporating stricter regulations and oversight to prevent future fraud.

Elizabeth Daly offered testimony supporting the bill. She described her experiences doing prepaid funeral arrangements with the Pietras Funeral Home for her parents that have passed away. Her checks would not always clear, and she decided to stop paying on her prepaid funeral contract. She saw articles that the owner of the funeral home being accused of taking prepaid funeral funds from cognitive and physically disabled individuals. She gathered paperwork and went to the police station to file a complaint and noticed that the people coming out of the police station were mostly elderly and have lost substantial funds. She mentions that this bill is a good first step as it not only helps the customer, but also helps the funeral home.

Christine Frothingham submitted testimony supporting the bill. She described her experiences doing prepaid funeral arrangements with Philip at the Burke Fortin Funeral Home. She was not told that an escrow company would hold her funds and told her to write a check to the Pietras Funeral Home Inc. She trusted him with her money, and she feels betrayed, and his actions damaged her trust in the funeral home business. She met with a detective, and he told her that an elderly couple near her address had lost their money and had prepaid for their funerals years ago. She lastly states that she is thankful that former employees reported it and broke the news.

Lisa Harrison offered testimony in strong support of legislative efforts to protect victims of fraudulent prepaid funeral contracts, sharing her family's experience as an example of the harm caused by inadequate oversight. In 2023, her family paid \$10,000 to a Vernon funeral home to cover her father's future funeral expenses, believing they were acting responsibly and easing future burdens. Instead, the funeral home's owner embezzled the funds along with money from many other families, leaving them without the services they paid for and no

clear way to recover their losses, even after the owner's arrest. With her father still alive, Harrison's family now faces the prospect of paying again when the time comes, creating both financial strain and emotional distress. She emphasizes that this type of fraud preys on vulnerable individuals and families during sensitive moments and underscores the need for stronger oversight, safeguards for prepaid funds, penalties for violations, and clear paths to restitution.

Jean Merz offered testimony supporting the bill, stating that her friend paid \$14,000 for a prepaid funeral and will face serious financial harm if she is not compensated.

Rebecca Daigle offered testimony supporting the bill. She recounts paying \$7,000 in 2017 to Pietras Family Funeral Homes for a prepaid funeral, believing the money would be in an escrow account to ease the burden on her children. She later discovered the funds were never deposited, leading her to file a police statement in 2025 after the owner was charged. Instead of peace of mind, she now faces ongoing stress over the lost money and interest, and she commends legislators for working to help victims, especially elderly residents who were taken advantage of.

Deborah Lavoie offered testimony supporting the bill. She describes how she trusted Pietras Funeral Home and prepaid \$5,000 in 2019 and another \$5,000 in 2023 for her own funeral expenses, only to later learn that her funds had been misused. She reported the situation to the Vernon Police and provided documentation but was told her 2019 payment may not be recoverable due to the statute of limitations and the possibility of bankruptcy. She remains uncertain about whether additional charges will be filed or if she might recover her losses and continues seeking help through victim services while expressing frustration over the betrayal.

Mary Norton offered testimony in support of the bill. She explains that she prepaid \$10,758 in 2017 to Pietras Family Funeral Homes to spare her children future funeral expenses, but later discovered that no funds had ever been placed in the escrow account and no account existed in her name. Now retired and on a fixed income, she cannot replace the lost money and say the sense of financial security she intended to provide her family has been taken from her, leading her to strongly support the bill.

Lisa McKillop offered testimony in support of the bill after her family's prepaid funeral funds were stolen in a broader fraudulent scheme. She explains that the plan was meant to ensure her mother's wishes and dignity, but instead left them facing financial loss and uncertainty. Now managing her mother's limited finances, she is working through probate to establish a new funeral fund while slowly setting aside small amounts that may never replace what was lost. She emphasizes that families who plan responsibly should not suffer such harm and urges support for the bill to provide compensation and accountability for affected families.

Melissa Miller offered testimony supporting the bill, emphasizing that losing a loved one is already difficult and that many people depend on prepaid funerals, making it especially painful and stressful when families must deal with financial uncertainty due to funeral home fraud.

Paula Plante offered testimony in support of the bill, emphasizing that losing a loved one is already difficult and that many people depend on prepaid funerals, making it especially

painful and stressful when families must deal with financial uncertainty due to funeral home fraud.

Anonymous offered testimony supporting the bill. They describe how their grandfather, a World War II Navy veteran, passed away in 2025 after purchasing a prepaid funeral plan from Pietras Funeral Home, only for the family to discover the money had never been deposited and was instead kept by the funeral home. They express outrage, especially given his veteran status, and support creating a compensation fund to help affected families cover funeral costs that should have already been secured.

NATURE AND SOURCES OF OPPOSITION:

Anonymous offered testimony opposing the bill, stating that the bills costs and benefits to the public are unclear.

Reported by: Matthew Domejczyk

Date: 3/30/2026