



ADR Annual Report

Reporting Period: 16th May 2025 – 15th May 2026

In May 2023 SAIF was approved by the Chartered Trading Standards institute (CTSI) to provide alternative dispute resolution under the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015.

As part of SAIF’s approval duties, it is a requirement under Schedule 5 of the Regulations to produce an annual activity report.

a) The number of domestic disputes the ADR entity has received.

No. enquiries received (domestic)	No. enquiries received (cross-border)	No. disputes received (domestic)	No. disputes received (cross-border)	No. disputes accepted (continued to case) (domestic)	No. disputes accepted (continued to case) (cross-border)
5	0	84	0	36	0

b) The types of complaints to which the domestic disputes and cross-border disputes relate.

The following list shows the categories of domestic disputes that were received by SAIF in the reporting period which came within the scope of what SAIF can deal with. No cross-border disputes were received.

- False Advertising
- Unprofessional behaviour
- Failure to provide contracted services
- Unfair or undisclosed charges
- H&S Issues
- Lack of care of deceased
- Cremated Remains
- Blue on blue
- Family disputes
- Breach of legislation

c) A description of any systematic or significant problems that occur frequently and lead to disputes between consumers and traders of which the ADR entity has become aware due to its operations as an ADR entity.

The involvement of family members in funeral arrangements when they are not the contracted party.

Members 'blue on blue' who raise complaints against each other.

d) Any recommendations the ADR entity may have as to how the problems referred to in paragraph c) could be avoided or resolved in future, in order to raise traders' standards and to facilitate the exchange of information and best practices.

Unfortunately, due to the nature of the profession and dealing with bereaved and sometimes conflicts within families, the funeral directors need to remain empathetic and professional at all times.

For those between members, unfortunately due to the nature of the profession and the locality of funeral homes these will always arise but are addressed and any companies that raise concerns frequently are written to.

e) The number of disputes which the ADR entity has refused to deal with, and the percentage share of the grounds set in paragraph 13 of Schedule 3 on which the ADR entity has declined to consider such disputes.

Total no. of disputes rejected	2	
Reason	No. rejected	Percentage of rejected
a) the consumer has not attempted to contact the trader first	0	0
b) the dispute was frivolous or vexatious	0	0
c) the dispute had been previously considered by another ADR body or the court	0	0
d) the value fell below the monetary value	0	0
e) the consumer did not submit the disputes within the time period specified	0	0
f) dealing with the dispute would have impaired the operation of the ADR body	0	0
g) other (enquired too early, not yet complained to trader, trader not member, advice call etc...	2	2%

f) The percentage of alternative dispute resolution procedures which were discontinued for operational reasons and, if known for discontinuation.

	No. discontinued	Percentage of discontinued
Discontinued for operational reasons	46	55%

Reasons for discontinuation:

- Funeral director and client came to an amicable resolution

- Complainant never submitted complaint form after initial complaint logged
- Police involvement which took precedence over SAIF's process
- Solicitor involvement which took precedence over SAIF's process
- SAIF never pursued as being handled by Competition & Markets Authority
- Membership of SAIF not renewed
- Due to company that complaint was about went into liquidation

g) The average time take to resolve the domestic disputes and cross-border disputes.

	Domestic	Cross-border
Average time taken to resolve disputes (from receipt of complaint)	128 days	0
Average time taken to resolve disputes (from 'complete complaint file')	62 days	0

Total average time taken to resolve disputes	190 days
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The time taken to resolve disputes, is higher than usual but this was due to the complexity of some of the cases.

h) The rate of compliance, if known, with the outcomes the alternative dispute resolution procedures (amongst your members, or those you provide ADR for).

There was 1 member who did not agree with the adjudication, which is being addressed by the Executive Committee.