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The particular needs of Indigenous people in this area are real, distinctive and should be taken into account in considering how funerals are paid for.

Here are my submissions:

1. Aboriginal and Torres Strait Islanders comprise many nations and cultures, so that their requirements for disposing of bodies also differ. There is no 'one size fits all' way of dealing with their funeral requirements. However, there are some issues that are fairly common within these communities.
2. Kinship ties tend to be wide and include many people. Who is regarded as in the family or not may be very different from the mainstream Australian view of the family, so the 'next of kin' may not be the best person to consult about how the funeral should be managed. It is vital to ask questions to get the right people.
3. Funerals may therefore be very large and include hundreds of people. It may be necessary to accommodate people from far away. Further, it may be necessary to do this at least twice, possibly a year apart, in order to do the 'sorry business' properly. Funerals can therefore be MORE expensive for ATSI people.
4. As you know, there have been real problems with Funeral insurance in communities. Because 'sorry business' is regarded as so important, people will invest in funeral insurance to their very real detriment, and often without getting the cost of the funeral in the end. Indemnity insurance should be stopped for ATSI people - we have had many reviews of the problems it causes and none of these reviews has stopped the practice of hard selling into Aboriginal communities. Bonds or prepaid funeral funds are more likely to ensure funds are available and these should be prioritised for Indigenous people and they should be educated (through Land Councils etc) to use these rather than funeral insurance.