

**UFCW UNIONS AND CONTRIBUTING
EMPLOYERS LEGAL BENEFITS FUND
FOURTH QUARTER 2012**

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2012
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>CONTRACT</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
MAGRUDERS	\$22.08	MOB	35	\$2,297
METROPOLITAN	22.08	MOB	34	2,231
SHOPPERS	22.08	MOB	1,941	128,572
SPECTERA	22.08	MOB	16	1,081
UFCW LOCAL 400	22.08	MOB	51	3,356
UNION COMMUNICATION SVCS	22.08	MOB	3	198

TOTAL

2,080 \$137,735

AVERAGE MONTHLY CONTRIBUTION \$22.07

FOURTH QUARTER 2012 EXPENSES

PROVIDERS

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADES & ASSOCIATES	\$112,871		\$18.229		85.23%
AKMAN & ASSOCIATES	928		\$19.333		0.70%
SUBTOTAL	\$113,799		\$18.237		85.93%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE MONTHLY COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$7,858		\$1.259		5.93%
ACCOUNTING	7,245		1.161		5.47%
INVESTMENT MGMNT	126		0.020		0.10%
POSTAGE	430		0.069		0.32%
PRINTING	2,980		0.478		2.25%
SUBTOTAL	\$18,639		\$2.987		14.07%
TOTAL	\$132,438		\$21.224		100.00%

FOURTH QUARTER 2012
QUARTERLY RECAP

FIRST 2012 SECOND 2012 THIRD 2012 FOURTH 2012 TOTAL

EMPLOYER CONTRIB	\$140,040	\$137,460	\$136,058	\$137,735	\$551,293
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	74	38	34	20	166

TOTAL INCOME	\$140,114	\$137,498	\$136,092	\$137,755	\$551,459
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EXPENSES

PROVIDERS	\$119,785	\$117,968	\$115,796	\$113,799	\$467,348
OPERATING	14,686	12,267	18,672	18,639	64,264

TOTAL EXPENSES	\$134,471	\$130,235	\$134,468	\$132,438	\$531,612
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TOTAL INCOME	\$140,114	\$137,498	\$136,092	\$137,755	\$551,459
TOTAL EXPENSES	\$134,471	\$130,235	\$134,468	\$132,438	\$531,612

SURPLUS (DEFICIT)	\$5,643	\$7,263	\$1,624	\$5,317	\$19,847
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AVERAGE INCOME	\$22.09	\$22.10	\$22.07	\$22.08	\$22.09
AVERAGE EXPENSES	\$21.20	\$20.93	\$21.81	\$21.22	\$21.29

SURPLUS (DEFICIT)	\$0.89	\$1.17	\$0.26	\$0.86	\$0.80
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PARTICIPANTS	2,114	2,074	2,055	2,080	2,081
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FUND RESERVE	\$69,378	\$76,478	\$77,371	\$79,072	
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2011
QUARTERLY RECAP

FIRST 2011 SECOND 2011 THIRD 2011 FOURTH 2011 TOTAL

EMPLOYER CONTRIB	\$153,615	\$139,783	\$125,932	\$122,550	\$541,880
EMPLOYEE CONTRIB	0	0	0	0	0
INTEREST/DIVIDENDS	392	285	212	144	1,033

TOTAL INCOME	\$154,007	\$140,068	\$126,144	\$122,694	\$542,913
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EXPENSES

PROVIDERS	\$154,327	\$144,454	\$122,931	\$118,832	\$540,544
OPERATING	16,431	14,804	16,109	20,386	67,730

TOTAL EXPENSES	\$170,758	\$159,258	\$139,040	\$139,218	\$608,274
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TOTAL INCOME	\$154,007	\$140,068	\$126,144	\$122,694	\$542,913
TOTAL EXPENSES	\$170,758	\$159,258	\$139,040	\$139,218	\$608,274

SURPLUS (DEFICIT)	(\$16,751)	(\$19,190)	(\$12,896)	(\$16,524)	(\$65,361)
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AVERAGE INCOME	\$19.05	\$19.04	\$19.03	\$19.02	\$19.04
AVERAGE EXPENSES	\$21.12	\$21.65	\$20.98	\$21.58	\$21.33

SURPLUS (DEFICIT)	(\$2.07)	(\$2.61)	(\$1.95)	(\$2.56)	(\$2.29)
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PARTICIPANTS	2,695	2,452	2,209	2,150	2,377
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FUND RESERVE	\$130,079	\$113,326	\$86,900	\$68,335	
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**FOURTH QUARTER 2012
UTILIZATION**

ADES & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	20	250.60	103.20	
02	PROBATE	2	34.00	30.00	
03	WILL	2	58.00	53.00	
04	NEGLIGENCE	3	83.00	37.00	
05	REAL ESTATE	5	77.00	56.00	
06	CONSUMER	7	69.00	41.00	
07	CRIMINAL	7	106.00	84.00	
08	TRAFFIC	9	94.00	66.00	
09	LANDLORD/TENANT	4	59.00	31.00	
10	ADMINISTRATIVE	7	64.00	163.00	
11	IMMIGRATION	1	10.00	0.80	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	4	76.00	50.00	
15	CIVIL LITIGATION	5	118.00	37.00	
16	T CASES	0	0.00	0.00	
TOTAL		76	1,098.60	752.00	\$0

ALL HOURS	1,850.60
ADJUSTED HOURS	1,474.60
PAYMENT	\$112,871
COST PER HOUR	\$76.54

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	1	2.40	1.85	
02	PROBATE	0	0.00	0.00	
03	WILL	1	1.50	1.20	
04	NEGLIGENCE	0	0.00	0.00	
05	REAL ESTATE	0	0.00	0.00	
06	CONSUMER	1	1.50	2.60	
07	CRIMINAL	0	0.00	0.00	
08	TRAFFIC	0	0.00	0.00	
09	LANDLORD/TENANT	1	0.40	1.00	
10	ADMINISTRATIVE	0	0.00	0.00	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	0	0.00	0.00	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	2	0.75	0.65	
TOTAL		6	6.55	7.30	\$0

ALL HOURS	13.85
ADJUSTED HOURS	10.20
PAYMENT	\$928
COST PER HOUR	\$90.98

FOURTH QUARTER 2012
UTILIZATION

COMBINED

CODE	TYPE	OPENED CASES	ATTORNEY HOURS	PARALEGAL HOURS	SURCHARGE
01	FAMILY	21	253.00	105.05	
02	PROBATE	2	34.00	30.00	
03	WILL	3	59.50	54.20	
04	NEGLIGENCE	3	83.00	37.00	
05	REAL ESTATE	5	77.00	56.00	
06	CONSUMER	8	70.50	43.60	
07	CRIMINAL	7	106.00	84.00	
08	TRAFFIC	9	94.00	66.00	
09	LANDLORD/TENANT	5	59.40	32.00	
10	ADMINISTRATION	7	64.00	163.00	
11	IMMIGRATION	1	10.00	0.80	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	4	76.00	50.00	
15	CIVIL LITIGATION	5	118.00	37.00	
16	T CASES	2	0.75	0.65	
TOTAL		82	1,105.15	759.30	\$0

ALL HOURS	1,864.45
ADJUSTED HOURS	1,484.80
PAYMENT	\$113,799
COST PER HOUR	\$76.64

FOURTH QUARTER 2012
DELINQUENCIES

None