

**UNITED FOOD AND COMMERCIAL WORKERS
AND FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
LEGAL BENEFITS FUND
THIRTY-SECOND ANNUAL REPORT
JANUARY 1, 2013 - DECEMBER 31, 2013**

**AKMAN & ASSOCIATES, P.C.
Creighton, Circa 1832
1402 Front Avenue
Lutherville, MD 21093**

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INTRODUCTION

Enclosed herewith is the Thirty-Second Annual Report for the United Food & Commercial Workers and Food Employers Labor Relations Association Legal Benefits Plan, Local 27 as prepared by the firm of Akman & Associates, P.C. The enclosed statistical data encompasses the reporting period of January 1, 2013 - December 31, 2013.

FACILITIES

Akman & Associates, P.C. has spent considerable time researching the area of prepaid legal benefits. Our research has shown that in order to assure the delivery of adequate and competent legal services, the services must be easily accessible to participants. Presently, the firm maintains six offices across the State of Maryland for the participant's convenience. They are as follows:

LUTHERVILLE/TOWSON

1402 Front Avenue
Lutherville, Maryland 21093

BALTIMORE

300 E. Lombard Street, Suite 1100
Baltimore, Maryland 21202

SALISBURY

208 W. Main Street, Suite 212
Salisbury, Maryland 21801

FREDERICK

129 W. Patrick Street, Unit 15
Frederick, Maryland 21701

BEL AIR

3 Vale Rd #200
Bel Air, Maryland 21014

ANNAPOLIS

1997 Annapolis Exchange Parkway
Suite 300
Annapolis, Maryland 21401

OUT-OF-THE-STATE OF MARYLAND PROVIDERS

As the Board of Trustees is aware, Local 27's membership is geographically located in four states outside of Maryland. Local 27's participants are eligible for services in Pennsylvania, Delaware, Virginia and West Virginia. Therefore, the firm has established retainer or fee for services agreements with attorneys in those States to provide quality and accessible services to participants. The following is a list of the out of state providers:

DELAWARE

David D. Finocchiaro, Esquire
7 W. Commerce Street
Smyrna, Delaware 19977

Michael F. McGroerty, Esquire
210 N. Dual Highway
Seaford, Delaware 19973

Philip J. Facciolo, Jr., Esquire
Figliola & Facciolo
1813 Marsh Road
Wilmington, Delaware 19810

Vivian A. Houghton, Esquire
800 N. West Street, 2nd Floor
Wilmington, Delaware 19801

PENNSYLVANIA

Kevin Robinson, Esquire
60 E Middle Street
Gettysburg, PA 17325

Greg Hazlett, Esquire
7 West Main Street
Mechanicsburg, Pennsylvania 17055

VIRGINIA

Alan J. Ackerman, Esquire
1513 King Street
Alexandria, VA 22314

WEST VIRGINIA

Patricia Kurelac, Esquire
603 Morton Avenue
Moundsville, West Virginia 26041

LEGEND

01.....	Family
02.....	Probate
03.....	Will
04.....	Negligence
05.....	Real Estate
06.....	Consumer
07.....	Criminal
08.....	Traffic
09.....	Landlord/Tenant
10.....	Administrative
11.....	Immigration
12.....	Miscellaneous
13.....	Worker's Compensation
14.....	Juvenile
15.....	T-Cases

CHART 1
CASES OPENED
JANUARY 1, 2013 - DECEMBER 31, 2013

	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	TOTAL	2012 TOTAL
1	13	16	18	16	17	12	18	21	19	16	15	11	192	211
2	2	2	1	2	1	6	3	4	5	5	5	6	42	40
3	15	15	9	12	11	11	13	19	15	19	14	11	164	166
4	1	3	2	3	2	4	3	5	4	6	5	3	41	41
5	7	4	6	8	8	8	6	8	8	5	6	5	79	59
6	18	22	15	23	23	23	19	25	21	18	23	26	256	259
7	14	11	14	9	13	12	13	9	11	16	15	15	152	110
8	16	17	18	14	16	15	12	14	18	19	17	16	192	154
9	5	3	4	3	4	4	5	6	6	4	4	8	56	43
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	3	4	6	7	5	8	5	4	6	3	6	4	61	62
15	63	59	70	59	59	76	59	59	59	59	59	59	740	381
TOTAL	157	156	163	156	159	179	156	174	172	170	169	164	1975	1526

CHART II

PERCENTAGE OF UTILIZATION BY CATEGORY OF LAW JANUARY 1, 2013 - DECEMBER 31, 2013

Category of Law	Total Number of Cases	Percentage	2012 Percentage
Family	192	9.72%	10.79%
Probate	42	2.13%	1.81%
Will	164	8.30%	10.34%
Negligence	41	2.08%	1.98%
Real Estate	79	4.00%	4.18%
Consumer	256	12.96%	15.37%
Criminal	152	7.70%	8.47%
Traffic	192	9.72%	9.27%
Landlord/Tenant	56	2.84%	3.05%
Administrative	0	0.00%	0.00%
Immigration	0	0.00%	0.00%
Miscellaneous	0	0.00%	0.00%
Worker's Comp	0	0.00%	0.00%
Juvenile	61	3.09%	2.94%
T-Cases	740	37.47%	31.81%
TOTAL	1975	100.00%	68.19%

CHART III

ATTORNEYS' HOURS
JANUARY 1, 2013 - DECEMBER 31, 2013

CAT.	2012												TOTAL	TOTAL
	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.		
1	236.60	227.80	228.25	205.20	233.40	193.75	230.95	212.75	254.75	310.20	300.20	242.90	2876.75	2990.45
2	92.10	88.75	60.65	80.90	66.00	117.05	94.80	95.50	101.05	100.75	79.30	92.80	1069.65	1068.20
3	65.70	45.65	57.75	62.95	64.15	52.65	45.75	56.35	54.30	65.45	51.30	52.05	674.05	639.25
4	63.35	70.05	57.05	53.25	65.75	90.55	82.20	76.10	65.00	96.30	108.90	76.00	904.50	788.00
5	31.10	27.15	29.75	35.45	38.70	50.30	38.70	84.65	40.10	33.80	14.30	14.30	438.30	370.65
6	225.50	181.25	148.55	177.90	206.45	191.70	159.80	210.85	196.60	176.10	186.75	198.30	2259.75	2368.25
7	103.20	70.55	98.80	63.15	79.25	72.60	67.00	73.90	59.80	77.05	68.20	82.60	916.10	1154.60
8	106.75	92.65	109.40	91.70	104.10	101.85	86.80	101.10	96.85	102.20	96.10	104.40	1193.90	1195.10
9	37.15	16.65	23.10	26.50	24.95	31.30	24.50	27.30	31.55	27.15	23.75	26.50	320.40	301.55
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	33.35	28.70	23.10	35.75	28.50	38.60	43.20	38.60	46.90	36.25	45.45	33.60	432.00	480.45
15	74.20	62.50	60.60	60.05	56.25	61.15	70.40	79.40	60.60	73.95	66.70	63.15	788.95	860.45
TOTAL	1069.00	911.70	897.00	892.80	967.50	1001.50	944.10	1056.50	1007.50	1099.20	1040.95	986.60	11874.35	12216.95

CHART IV

PARALEGALS' HOURS
JANUARY 1, 2013 - DECEMBER 31, 2013

	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	TOTAL	2012 TOTAL
1	252.65	174.90	137.60	181.55	226.90	181.30	192.05	219.35	243.90	221.15	201.00	174.65	2407.00	2909.92
2	100.00	64.65	67.45	77.40	68.40	103.50	87.85	112.65	107.05	93.90	75.40	92.85	1051.10	1105.35
3	55.50	56.60	47.45	54.75	49.95	45.60	56.50	61.10	61.95	54.60	49.50	42.65	636.15	552.20
4	77.75	94.45	85.70	72.70	72.95	92.20	76.65	98.00	72.00	98.95	95.75	85.45	1022.55	1101.85
5	23.75	10.35	16.60	19.45	22.15	26.30	26.20	36.20	32.75	23.35	34.35	22.20	293.65	220.35
6	135.40	170.35	130.85	151.35	148.90	168.85	166.15	153.00	168.50	150.50	162.05	157.40	1863.30	1879.05
7	33.50	26.35	17.50	28.85	28.50	36.85	41.55	37.20	42.25	55.50	47.35	44.40	439.80	418.80
8	38.45	28.80	26.70	35.20	29.35	22.85	29.30	46.75	33.40	44.25	39.15	48.25	422.45	405.10
9	34.00	31.00	29.00	28.75	30.35	25.25	31.75	26.45	34.30	31.20	27.50	31.10	360.65	335.85
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	20.55	30.50	21.25	33.25	20.15	28.35	23.65	28.85	30.85	24.75	29.90	22.60	314.65	239.10
15	96.30	80.30	76.80	72.90	77.25	71.10	88.45	75.80	66.90	74.40	77.75	63.65	921.60	995.45
TOTAL	867.85	768.25	656.90	756.15	774.85	802.15	820.10	895.35	893.85	872.55	839.70	785.20	9732.90	10163.02

CHART V

PERCENTAGE OF ATTORNEYS' HOURS BY CATEGORY OF LAW JANUARY 1, 2013 - DECEMBER 31, 2013

Category of Law	Total Number of Hours	Percentage	2012 Percentage
1 Family	2876.75	24.23%	24.48%
2 Probate	1069.65	9.01%	8.74%
3 Will	674.05	5.68%	5.23%
4 Negligence	904.50	7.62%	6.45%
5 Real Estate	438.30	3.69%	3.03%
6 Consumer	2259.75	19.03%	19.38%
7 Criminal	916.10	7.71%	9.45%
8 Traffic	1193.90	10.05%	9.78%
9 Landlord/Tenant	320.40	2.70%	2.47%
10 Administrative	0.00	0.00%	0.00%
11 Immigration	0.00	0.00%	0.00%
12 Miscellaneous	0.00	0.00%	0.00%
13 Worker's Comp	0.00	0.00%	0.00%
14 Juvenile	432.00	3.64%	3.93%
15 T-Cases	788.95	6.64%	7.04%
TOTAL	11874.35	100.00%	100.00%

CHART VI

PERCENTAGE OF PARALEGALS' HOURS BY CATEGORY OF LAW JANUARY 1, 2013 - DECEMBER 31, 2013

Category of Law	Total Number of Hours	Percentage	2012 Percentage
1 Family	2407.00	24.73%	28.63%
2 Probate	1051.10	10.80%	10.88%
3 Will	636.15	6.54%	5.43%
4 Negligence	1022.55	10.51%	10.84%
5 Real Estate	293.65	3.02%	2.17%
6 Consumer	1863.30	19.14%	18.49%
7 Criminal	439.80	4.52%	4.12%
8 Traffic	422.45	4.34%	3.99%
9 Landlord/Tenant	360.65	3.71%	3.30%
10 Administrative	0.00	0.00%	0.00%
11 Immigration	0.00	0.00%	0.00%
12 Miscellaneous	0.00	0.00%	0.00%
13 Worker's Comp	0.00	0.00%	0.00%
14 Juvenile	314.65	3.23%	2.35%
15 T-Cases	921.60	9.47%	9.79%
TOTAL	9732.90	100.00%	100.00%

CHART VII

SURCHARGES

JANUARY 1, 2013 - DECEMBER 31, 2013

	DOMESTIC	CRIMINAL	TOTALS	2012 TOTALS
JANUARY	1682.50	0.00	1682.50	1366.05
FEBRUARY	1075.00	0.00	1075.00	3331.50
MARCH	1430.81	0.00	1430.81	1923.75
APRIL	1920.47	0.00	1920.47	1983.75
MAY	2147.50	300.00	2447.50	2190.20
JUNE	1720.00	0.00	1720.00	1743.75
JULY	1028.75	0.00	1028.75	3023.75
AUGUST	1040.00	0.00	1040.00	2862.70
SEPTEMBER	731.00	0.00	731.00	1782.50
OCTOBER	2500.25	0.00	2500.25	1633.75
NOVEMBER	2545.00	0.00	2545.00	1740.00
DECEMBER	2927.50	0.00	2927.50	2689.75
YEAR TOTAL	20748.78	300.00	21048.78	26271.45

CHART VIII
STATISTICAL COMPARISON
BY YEAR

YEAR	TOTAL ATTORNEY HOURS	MONTHLY AVERAGE	TOTAL PARALEGAL HOURS	MONTHLY AVERAGE	TOTAL CASES	MONTHLY AVERAGE	MEMBERS MONTHLY AVERAGE	UTILIZATION
2001	16488.60	1374.05	13662.60	1138.55	2095	175	8455	22.98%
2002	15091.35	1257.61	12877.30	1073.11	2125	177	8784	20.43%
2003	16285.50	1357.13	12653.55	1054.46	1976	165	8478	22.23%
2004	17140.80	1428.40	12346.20	1028.85	1883	157	8519	22.81%
2005	16591.00	1382.58	12534.40	1044.53	1945	162	8107	23.50%
2006	14363.40	1196.95	10596.90	883.08	1663	139	7699	21.28%
2007	14019.85	1168.32	10671.35	889.28	1685	140	7524	21.44%
2008	11529.05	960.75	9095.60	757.97	1575	131	7372	18.17%
2009	11516.80	959.73	9103.75	758.64	1422	119	7350	18.22%
2010	14150.20	1179.18	11228.05	935.67	1675	140	7673	21.47%
2011	13401.70	1116.81	11208.98	934.08	1526	127	7029	22.53%
2012	12216.95	1018.08	10163.02	846.92	1770	148	5927	24.32%
2013	11874.35	989.53	9732.90	811.08	1975	165	5218	26.74%

CHART IX

UTILIZATION AND CAP FIGURES PER MONTH - 2013

MONTH	UTILIZATION	CAP
JANUARY	0.26	76.91
FEBRUARY	0.23	87.89
MARCH	0.22	93.58
APRIL	0.22	91.64
MAY	0.24	84.35
JUNE	0.24	82.76
JULY	0.24	85.91
AUGUST	0.26	76.83
SEPTEMBER	0.25	79.57
OCTOBER	0.27	79.15
NOVEMBER	0.26	77.68
DECEMBER	0.24	83.06
YEAR AVERAGE	0.25	82.92

