

**UNITED FOOD AND COMMERCIAL WORKERS
AND FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
LEGAL BENEFITS FUND
THIRTY-FIRST ANNUAL REPORT
JANUARY 1, 2012 - DECEMBER 31, 2012**

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

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INTRODUCTION

Enclosed herewith is the Thirty-First 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, 2012 - December 31, 2012.

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

322 W. Patrick Street
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

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

Beauchat & Beauchat, LLC
63 W. High Street
Gettysburg, Pennsylvania 17325

Terrance J. Raven, Esquire
910 George Street
York, Pennsylvania 17403

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 I
CASES OPENED
JANUARY 1, 2012 - DECEMBER 31, 2012

	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	TOTAL	2011 TOTAL
1	15	16	19	19	16	13	14	19	15	17	16	12	191	211
2	2	4	1	2	4	2	3	3	2	3	4	2	32	40
3	13	15	15	16	18	16	16	16	14	17	16	11	183	166
4	2	3	2	3	3	3	2	4	4	4	3	2	35	41
5	4	8	4	5	8	8	10	6	4	6	6	5	74	59
6	20	19	21	26	21	24	24	24	19	29	25	20	272	259
7	15	12	14	15	11	10	10	12	12	13	14	12	150	110
8	13	14	15	11	14	16	17	17	12	12	12	11	164	154
9	4	4	4	6	8	5	4	4	4	4	3	4	54	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	5	5	5	7	5	4	3	5	3	4	3	52	62
15	38	30	28	35	39	41	53	49	61	68	65	56	563	381
TOTAL	129	130	128	143	149	143	157	157	152	176	168	138	1770	1526

CHART II

PERCENTAGE OF UTILIZATION BY CATEGORY OF LAW
JANUARY 1, 2012 - DECEMBER 31, 2012

Category of Law	Total Number of Cases	Percentage	2011 Percentage
Family	191	10.79%	13.00%
Probate	32	1.81%	2.50%
Will	183	10.34%	11.00%
Negligence	35	1.98%	3.00%
Real Estate	74	4.18%	3.50%
Consumer	272	15.37%	17.00%
Criminal	150	8.47%	10.00%
Traffic	164	9.27%	12.50%
Landlord/Tenant	54	3.05%	3.00%
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	52	2.94%	4.50%
T-Cases	563	31.81%	20.00%
TOTAL	1770	100.00%	100.00%

CHART III

ATTORNEYS' HOURS
JANUARY 1, 2012 - DECEMBER 31, 2012

CAT.	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	TOTAL	2011 TOTAL
1	309.75	286.40	301.50	276.20	288.60	297.05	208.10	218.10	159.00	228.60	232.60	184.55	2990.45	3242.54
2	104.05	94.95	85.90	101.25	106.05	95.20	71.45	87.05	76.60	88.95	86.50	70.25	1068.20	1444.63
3	64.90	62.85	44.20	51.10	55.85	54.35	49.25	57.05	47.25	57.65	52.90	41.90	639.25	683.58
4	75.90	61.15	58.50	66.80	71.35	70.15	57.30	74.50	72.00	69.65	58.85	51.85	788.00	1103.37
5	27.30	25.50	34.10	33.55	35.70	35.30	26.85	30.25	31.65	33.80	31.35	25.30	370.65	360.82
6	187.15	172.75	177.00	172.90	188.05	145.40	217.05	258.20	223.75	231.45	210.00	184.55	2368.25	2419.21
7	105.25	90.05	96.10	94.10	89.15	101.35	74.20	92.05	101.10	121.05	112.30	77.90	1154.60	1044.93
8	106.15	90.60	96.80	98.05	102.50	108.10	92.80	106.15	91.65	120.05	109.65	72.60	1195.10	1182.63
9	28.20	22.50	26.00	23.95	25.85	25.90	22.35	23.10	23.70	34.15	27.25	18.60	301.55	371.46
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	60.45	43.65	44.00	49.85	40.75	44.95	37.35	36.70	41.35	30.25	27.95	23.20	480.45	587.76
15	90.50	79.00	71.70	75.90	81.60	69.30	68.10	66.60	60.70	74.20	68.45	54.40	860.45	960.77
TOTAL	1159.60	1029.40	1035.80	1043.65	1085.45	1047.05	924.80	1049.75	928.75	1089.80	1017.80	805.10	12216.95	13401.70

CHART IV

PARALEGALS' HOURS
JANUARY 1, 2012 - DECEMBER 31, 2012

	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	TOTAL	2011 TOTAL
1	249.20	280.50	290.80	270.35	265.95	272.20	232.00	215.80	198.55	241.95	222.07	170.55	2909.92	2825.92
2	118.20	112.00	109.80	123.10	118.30	85.25	78.70	79.30	79.35	71.70	64.40	65.25	1105.35	1801.92
3	48.75	41.80	39.60	38.80	40.65	40.05	38.80	41.45	50.95	64.80	65.70	40.85	552.20	498.72
4	77.80	62.55	64.30	70.45	74.05	91.30	110.95	109.15	128.95	121.00	103.65	87.70	1101.85	1027.16
5	19.75	18.85	15.80	15.80	20.35	20.50	19.90	18.55	16.35	17.70	19.65	17.15	220.35	279.71
6	181.65	152.80	165.10	148.20	153.50	155.45	168.15	183.15	150.40	147.45	160.80	112.40	1879.05	2209.98
7	31.15	25.45	28.00	24.00	30.80	35.05	35.35	31.45	25.50	32.45	74.85	44.75	418.80	386.00
8	45.05	31.45	32.10	30.05	36.80	33.80	37.50	35.00	27.30	35.80	31.40	28.85	405.10	421.02
9	32.05	22.15	27.90	26.30	26.80	30.45	26.30	17.50	30.60	38.85	29.75	27.20	335.85	365.02
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	20.00	18.80	16.90	19.80	19.00	16.70	25.80	25.75	16.50	23.65	13.70	22.50	239.10	346.50
15	90.20	85.15	77.90	81.50	93.35	86.20	91.25	92.70	69.90	77.65	83.40	66.25	995.45	1047.03
TOTAL	913.80	851.50	868.20	848.35	879.55	866.95	864.70	849.80	794.35	873.00	869.37	683.45	10163.02	11208.98

CHART V

PERCENTAGE OF ATTORNEYS' HOURS
BY CATEGORY OF LAW
JANUARY 1, 2012 - DECEMBER 31, 2012

Category of Law		Total Number of Hours	Percentage	2011 Percentage
1	Family	2990.45	24.48%	25.50%
2	Probate	1068.20	8.74%	9.00%
3	Will	639.25	5.23%	5.50%
4	Negligence	788.00	6.45%	7.00%
5	Real Estate	370.65	3.03%	2.50%
6	Consumer	2368.25	19.38%	17.00%
7	Criminal	1154.60	9.45%	9.00%
8	Traffic	1195.10	9.78%	10.50%
9	Landlord/Tenant	301.55	2.47%	2.50%
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	480.45	3.93%	4.50%
15	T-Cases	860.45	7.04%	7.00%
TOTAL		12216.95	100.00%	100.00%

CHART VI

PERCENTAGE OF PARALEGALS' HOURS
BY CATEGORY OF LAW
JANUARY 1, 2012 - DECEMBER 31, 2012

Category of Law	Total Number of Hours	Percentage	2011 Percentage
1 Family	2909.92	28.63%	30.00%
2 Probate	1105.35	10.88%	13.50%
3 Will	552.20	5.43%	5.50%
4 Negligence	1101.85	10.84%	9.00%
5 Real Estate	220.35	2.17%	2.50%
6 Consumer	1879.05	18.49%	16.50%
7 Criminal	418.80	4.12%	3.00%
8 Traffic	405.10	3.99%	3.50%
9 Landlord/Tenant	335.85	3.30%	3.00%
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	239.10	2.35%	2.00%
15 T-Cases	995.45	9.79%	11.50%
TOTAL	10163.02	100.00%	100.00%

CHART VII

SURCHARGES

JANUARY 1, 2012 - DECEMBER 31, 2012

	DOMESTIC	L/T	CRIMINAL	CONSUMER	TOTALS	2011 TOTALS
JANUARY	1366.05	0.00	0.00	0.00	1366.05	2490.00
FEBRUARY	3331.50	0.00	0.00	0.00	3331.50	1411.00
MARCH	1923.75	0.00	0.00	0.00	1923.75	1901.00
APRIL	1983.75	0.00	0.00	0.00	1983.75	2936.00
MAY	2185.20	5.00	0.00	0.00	2190.20	3093.00
JUNE	1715.00	28.75	0.00	200.00	1743.75	1465.00
JULY	3023.75	0.00	0.00	0.00	3023.75	1653.00
AUGUST	2862.70	0.00	0.00	0.00	2862.70	2305.00
SEPTEMBER	1782.50	0.00	0.00	0.00	1782.50	2164.50
OCTOBER	1633.75	0.00	0.00	0.00	1633.75	2451.00
NOVEMBER	1740.00	0.00	0.00	0.00	1740.00	3265.00
DECEMBER	2689.75	0.00	0.00	0.00	2689.75	3089.50
YEAR TOTAL	26237.70	33.75	0.00	200.00	26271.45	28224.00

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
2000	17138.60	1428.22	13674.35	1139.53	2123	177	8521	23.45%
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%

CHART IX

UTILIZATION AND CAP FIGURES PER MONTH - 2012

MONTH	UTILIZATION	CAP
JANUARY	0.27	73.98
FEBRUARY	0.24	82.33
MARCH	0.24	81.75
APRIL	0.24	81.32
MAY	0.25	77.63
JUNE	0.25	79.43
JULY	0.23	86.66
AUGUST	0.25	79.27
SEPTEMBER	0.23	86.76
OCTOBER	0.26	74.73
NOVEMBER	0.25	78.18
DECEMBER	0.20	98.32
YEAR AVERAGE	0.24	81.21