

UNITED FOOD AND COMMERCIAL WORKERS
AND CONTRIBUTING EMPLOYERS
LEGAL BENEFITS FUND
ANNUAL REPORT
JANUARY 1, 2025 - DECEMBER 31, 2025



AKMAN & ASSOCIATES, LLC
Creighton, Circa 1832
1402 Front Avenue
Lutherville, MD 21093

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INTRODUCTION

Enclosed is the 2025 Annual Report submitted by Akman & Associates, LLC to the United Food & Commercial Workers and Contributing Employers Legal Benefits Fund. This marks the seventh Annual Report covering the combined Locals 27 and 400, prepared by Akman & Associates.

As of April 1, 2016, Akman & Associates began serving as the prepaid legal services provider for members of Local 400, in addition to the membership of Local 27, whom we have proudly represented since 1981.

The enclosed statistical data covers the reporting period of January 1, 2025, through December 31, 2025. Throughout the year, the participants continued to rely on our firm to meet a wide range of legal needs. Akman & Associates remains committed and equipped to provide high-quality legal services, and we are fully prepared to respond to any questions or comments the Board of Trustees may have.

FACILITIES

At Akman & Associates, we've spent considerable time studying the best ways to deliver effective prepaid legal services. One key takeaway has been clear: to serve members well, our services must be accessible. To that end, we currently operate seven offices throughout Maryland, as well as one office in Virginia and one in Washington D.C. - all strategically located for the convenience of plan participants. The office locations are as follows:

MARYLAND

Lutherville/Towson

1402 Front Avenue
Lutherville, Maryland 21093

Landover

8400 Corporate Drive, Suite 230
Landover, Maryland 20785

Baltimore

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

Ocean City/Salisbury

12417 Ocean Gateway, Suite 11
Ocean City, Maryland 21842

Frederick

410 West Patrick Street
Frederick, MD 21701

Bel Air

3 Vale Road, #200
Bel Air, Maryland 21014

Annapolis

1997 Annapolis Exchange Parkway,
Suite 300
Annapolis, Maryland 21401

VIRGINIA

2560 Huntington Avenue, Suite 202
Alexandria, Virginia 22303

DISTRICT OF COLUMBIA

20 F Street, NW, 7th Floor
Washington, DC 20001

REFERRAL PROVIDERS IN CENTRAL VIRGINIA

While most Local 27 and Local 400 members in Virginia are based in the Northern Virginia region, we've found that some members live in — or have legal matters arising from — other parts of the state. To ensure continued access to quality legal services, Akman & Associates has established retainer or fee-for-service agreements with a law firm that operates five offices throughout Central Virginia:

CRAVENS & NOLL, PC

Chesterfield

15871 City View Drive, Suite 300
Midlothian, VA 23113

Harrisonburg

1400 South Main Street
Harrisonburg, VA 22801

Henrico

4551 Cox Road, Suite 120
Glen Allen, VA 23060

Tri-Cities

456 Charles Dimmock Parkway, Suite 7
Colonial Heights, VA 23834

REFERRAL PROVIDERS OUTSIDE OF MARYLAND, DC & VIRGINIA

In addition to Maryland, D.C., and Virginia, members of Locals 27 and 400 also live and work in Delaware, Pennsylvania, and West Virginia — and are eligible for legal services in those states. To meet their needs, Akman & Associates has established retainer or fee-for-service agreements with attorneys in each of those states to ensure members have access to quality, local representation. Below is a list of our current out-of-state providers:

DELAWARE

Michael F. McGroerty, Esquire
110 N. Pine Street
Seaford, Delaware 19973

Parkowski, Guerke & Swayze, P.A.

Wilmington
1105 Market Street
19th Floor
Wilmington, DE 19801

Dover
909 Silver Lake Boulevard
Dover, DE 19904

Rehobeth
19354C Miller Road
Rehobeth Beach, DE 19971

PENNSYLVANIA

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

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

Law Office of Andrea M. Singley
30 W. Middle Street, Suite 1
Gettysburg, Pennsylvania 17325

Miranda L. Blazek, Esquire
Strausbaugh Law, PLLC
116 Baltimore Street
Gettysburg, Pennsylvania 17325

WEST VIRGINIA

Dittmar, Taylor & Makricostas, PLLC
320 Penco Road
Weirton, WV 26062

CHART I
CASES OPENED
JANUARY 1, 2025 - DECEMBER 31, 2025

	JAN. FEB. MAR.	APR., MAY, JUNE	JULY, AUG., SEPT.	OCT., NOV., DEC.	TOTAL	2024 TOTAL
1 FAMILY	7	9	11	4	31	32
2 PROBATE	3	6	4	5	18	17
3 ESTATE PLANNING	8	9	9	6	32	31
4 NEGLIGENCE	7	7	4	5	23	22
5 REAL ESTATE	4	5	4	2	15	20
6 CONSUMER	12	15	18	13	58	53
7 CRIMINAL	4	3	3	4	14	12
8 TRAFFIC	5	3	5	6	19	22
9 LANDLORD/TENANT	2	5	4	2	13	17
10 ADMINISTRATIVE	5	4	5	4	18	15
11 JUVENILE	4	3	2	2	11	10
TOTAL	61	69	69	53	252	251

CHART II
PERCENTAGES BY CASES OPENED
JANUARY 1, 2025 - DECEMBER 31, 2025

		TOTAL NUMBER OF CASES	PERCENTAGE	2024 PERCENTAGE
1	FAMILY	31	12%	13%
2	PROBATE	18	7%	7%
3	ESTATE PLANNING	32	13%	12%
4	NEGLIGENCE	23	9%	9%
5	REAL ESTATE	15	6%	8%
6	CONSUMER	58	23%	21%
7	CRIMINAL	14	6%	5%
8	TRAFFIC	19	8%	9%
9	LANDLORD/TENANT	13	5%	7%
10	ADMINISTRATIVE	18	7%	6%
11	JUVENILE	11	4%	4%
TOTAL		252	100%	100%

CHART III
ATTORNEY HOURS
JANUARY 1, 2025 - DECEMBER 31, 2025

	JAN. FEB. MAR.	APR., MAY, JUNE	JULY, AUG., SEPT.	OCT., NOV., DEC.	TOTAL	2024 TOTAL
1 FAMILY	37.10	49.70	62.45	19.85	169.10	146.90
2 PROBATE	14.65	23.25	14.40	25.25	77.55	68.70
3 ESTATE PLANNING	25.20	27.65	27.35	19.95	100.15	97.45
4 NEGLIGENCE	29.25	25.20	16.30	15.00	85.75	99.40
5 REAL ESTATE	16.10	13.50	15.80	7.10	52.50	62.25
6 CONSUMER	57.85	58.35	75.60	47.90	239.70	205.10
7 CRIMINAL	32.95	24.35	22.10	17.65	97.05	84.90
8 TRAFFIC	31.80	21.30	31.40	40.10	124.60	141.05
9 LANDLORD/TENANT	7.10	20.85	15.70	7.90	51.55	69.00
10 ADMINISTRATIVE	25.65	19.65	17.00	17.55	79.85	71.45
11 JUVENILE	24.05	22.55	9.80	15.85	72.25	67.05
TOTAL	301.70	306.35	307.90	234.10	1150.05	1113.25

CHART IV
PERCENTAGE OF ATTORNEY HOURS
JANUARY 1, 2025 - DECEMBER 31, 2025

	TOTAL NUMBER OF HOURS	PERCENTAGE	2024 PERCENTAGE
1 FAMILY	169.10	14.70%	13.20%
2 PROBATE	77.55	6.74%	6.17%
3 ESTATE PLANNING	100.15	8.71%	8.75%
4 NEGLIGENCE	85.75	7.46%	8.93%
5 REAL ESTATE	52.50	4.57%	5.59%
6 CONSUMER	239.70	20.84%	18.42%
7 CRIMINAL	97.05	8.44%	7.63%
8 TRAFFIC	124.60	10.83%	12.67%
9 LANDLORD/TENANT	51.55	4.48%	6.20%
10 ADMIN	79.85	6.94%	6.42%
11 JUVENILE	72.25	6.28%	6.02%
TOTAL	1150.05	100.00%	100.00%

CHART V
PARALEGAL HOURS
JANUARY 1, 2025 - DECEMBER 31, 2025

	JAN. FEB. MAR.	APR., MAY, JUNE	JULY, AUG., SEPT.	OCT., NOV., DEC.	TOTAL	2024 TOTAL
1 FAMILY	26.55	31.20	52.30	14.35	124.40	99.20
2 PROBATE	20.60	33.20	17.05	33.60	104.45	94.00
3 ESTATE PLANNING	23.30	24.75	25.90	17.20	91.15	88.20
4 NEGLIGENCE	35.80	30.80	20.25	21.85	108.70	112.25
5 REAL ESTATE	9.65	9.10	10.90	4.95	34.60	38.70
6 CONSUMER	50.45	44.95	67.40	42.85	205.65	167.85
7 CRIMINAL	7.05	6.15	5.10	4.20	22.50	23.30
8 TRAFFIC	9.75	6.25	6.25	16.25	38.50	47.15
9 LANDLORD/TENANT	5.15	12.95	9.35	5.80	33.25	48.45
10 ADMINISTRATIVE	18.65	13.45	9.20	15.65	56.95	46.25
11 JUVENILE	7.55	8.00	2.55	4.70	22.80	26.10
TOTAL	214.50	220.80	226.25	181.40	842.95	791.45

CHART VI
PERCENTAGE OF PARALEGAL HOURS
JANUARY 1, 2025 - DECEMBER 31, 2025

	TOTAL NUMBER OF HOURS	PERCENTAGE	2024 PERCENTAGE
1 FAMILY	124.40	14.76%	12.53%
2 PROBATE	104.45	12.39%	11.88%
3 ESTATE PLANNING	91.15	10.81%	11.14%
4 NEGLIGENCE	108.70	12.90%	14.18%
5 REAL ESTATE	34.60	4.10%	4.89%
6 CONSUMER	205.65	24.40%	21.21%
7 CRIMINAL	22.50	2.67%	2.94%
8 TRAFFIC	38.50	4.57%	5.96%
9 LANDLORD/TENANT	33.25	3.94%	6.12%
10 ADMIN	56.95	6.76%	5.84%
11 JUVENILE	22.80	2.70%	3.30%
TOTAL	842.95	100.00%	100.00%

CHART VII
UTILIZATION
JANUARY 1, 2025 - DECEMBER 31, 2025

2025				2024			
	PARTICIPANTS	AVERAGE NO. OF PARTICIPANTS	UTILIZATION		PARTICIPANTS	AVERAGE NO. OF PARTICIPANTS	UTILIZATION
January	682	694.33	19.70%		615	615.00	20.20%
February	692				609		
March	709				621		
April	710	714.33	19.50%		624	639.67	19.70%
May	713				635		
June	720				660		
July	717	708.33	19.90%		670	670.00	20.20%
August	708				673		
September	700				667		
October	701	612.00	17.90%		665	670.33	17.80%
November	622				671		
December	513				675		
	8187	682.25	19.25%		7785	648.75	19.48%