



CHANG
RUTHENBERG
& LONG
LAW CORPORATION

8880 Cal Center Drive, Suite 250
Sacramento, California 95826
Telephone 916/362/5558
Fax 916/362/2825

December 23, 1994

2520190030223

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
U. S. Department of Labor
Room N-5644
200 Constitution Avenue, N. W.
Washington, D. C. 20210

DOL-PWBA
PUBLIC DISCLOSURE
95 JAN -3 PM 8:24

Re: Personal Insurance Federation of California
Deferred Compensation Plan

Gentlemen:

Pursuant to Department of Labor regulations section 2520.104-23, as authorized by section 110 of ERISA, I am filing this notice on behalf of the Personal Insurance Federation of California with respect to the above-referenced unfunded deferred compensation plan that was effective as of November 22, 1994. The employer's name and address are Personal Insurance Federation of California, 980-9th Street, Suite 2030, Sacramento, California 95814. The employer's identification number is 68-0189516. The employer maintains the plan as a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The employer maintains one such plan and the plan covers two employees.

If you need any additional information with respect to the plan, please contact the undersigned.

Very truly yours,

Kenneth W. Ruthenberg, Jr.

KWR:ljc

cc: James A. Snyder

PE015.01
PIFOC/L&DOL/TopHat

NO PLAN