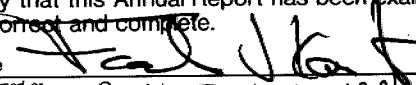
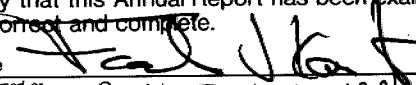
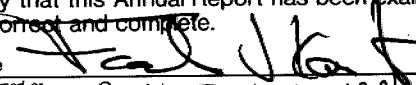


ISSUED: 07-05-1994

No. 105863	Idaho Corporation Annual Report Form		2. Registered Agent and Office
Return To Secretary of State Room 203, Statehouse P.O. BOX 83720 Boise, ID 83720-0080 * FIRST NOTICE * NO FEE REQUIRED	Due No Later Than November 1, 1994		PRENTICE HALL CORPORATION 877 MAIN ST
	1. Mailing Address —		BOISE ID 83702
	TOWER GROUP INTERNATIONAL, INC. THOMAS DALY 128 DEARBORN ST c/o McGRAW-HILL, INC. Tax Department - 36th Floor 1221 Avenue of the Americas New York, NY 10020 BUFFALO		3. Incorporated Under The Laws of NY NO: 105863

4. Names and Addresses of Officers and Directors

Name	Street or P.O. Address	City	State	Zip
President:				
Secretary:				
Directors:				
SEE ATTACHED SCHEDULE				

5. Nature of Business CUSTOMS BROKERAGE	6. I certify that this Annual Report has been examined by me and is to the best of my knowledge true, correct and complete. <table> <tr> <td>Signature</td> <td>Date</td> </tr> <tr> <td>  Name (Typed or Printed) FRANK J. KAUFMAN </td> <td> 8/10/94 Title VICE PRESIDENT </td> </tr> </table>		Signature	Date	 Name (Typed or Printed) FRANK J. KAUFMAN	8/10/94 Title VICE PRESIDENT
Signature	Date					
 Name (Typed or Printed) FRANK J. KAUFMAN	8/10/94 Title VICE PRESIDENT					

TOWER GROUP INTERNATIONAL, INC.

DIRECTORS

Harold W. McGraw, III, Chairman

Thomas M. Daly

Stephen F. Kaye

Robert W. Mooney

OFFICERS

Robert W. Mooney

President, CEO

11 Heather Lane
Randolph, NJ 07869

Thomas M. Daly

Executive VP
Chief Op. Of.

101 Meadow Road
Buffalo, NY 14216

William S. Ansley, Jr.

Vice President

5261 Gauley River Dr.
Store Mtn., GA 30087

Thompson W. Anastasi

Vice President

149 Willow Green Dr.
Amherst, NY 14228

Frank J. Kaufman

Vice President

50 E. 89th Street
New York, NY 10128

Paul Fitzpatrick

Vice President

Two Witham Street
Lynnfield, MA 01940

Arthur Litman

Vice President

1115 Garfield Avenue
Culver City, CA 90230

Colin Thorpe

Vice President

12226 SE 178th
Renton, WA 98058

Gary W. Smith

Vice President

2905 West 234th Street
Torrance, CA 90505

Frank D. Penglase

Vice President

35 E. 85th Street
New York, NY 10028

George H. Hill

Vice President
Treasurer

29 Pocano Avenue
Oceanport, NJ 07757

Linda Poon

Secretary

256 Prospect Place
Brooklyn, NY 11238

Jeffrey P. Nowacki

Asst. Secretary

4633 Deerfield Road
Hamburg, NY 14075

Burtram W. Anderson

Asst. Secretary

3635 Lower River Rd
Youngstown, NY 14174

All above Directors and Officers
are located at:

McGraw-Hill, Inc.

1221 Avenue of the Americas

New York, NY 10020

7/27/94