

SERFF Tracking Number: CNAB-125347639 State: Arkansas
 First Filing Company: Continental Casualty Company , ... State Tracking Number: #? \$100
 Company Tracking Number: 07-F3359
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0000 CMP Sub-TOI Combinations
 Liability
 Product Name: TCPP-Multi-Peril
 Project Name/Number: McDonald's Forms Revision /07-F3359

Filing at a Glance

Companies: Continental Casualty Company , National Fire Insurance Company of Hartford, American Casualty Company of Reading PA, Transportation Insurance Company, Valley Forge Insurance Company, Continental Insurance Company

Product Name: TCPP-Multi-Peril SERFF Tr Num: CNAB-125347639 State: Arkansas
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: #? \$100
 Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: 07-F3359 State Status: Fees verified
 Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
 Author: Roberta Cooper Disposition Date: 11/14/2007
 Date Submitted: 11/13/2007 Disposition Status: Approved
 Effective Date Requested (New): 12/01/2007 Effective Date (New): 12/01/2007
 Effective Date Requested (Renewal): 12/01/2007 Effective Date (Renewal): 12/01/2007

General Information

Project Name: McDonald's Forms Revision Status of Filing in Domicile: Pending
 Project Number: 07-F3359 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/14/2007
 State Status Changed: 11/14/2007 Deemer Date:
 Corresponding Filing Tracking Number:
 Filing Description:
 We are filing revisions to 2 forms.

Fast Food (Hamburger) Endorsement G-142655-B

1.Adds wording to describe that any percentage deductibles applicable under the policy will be calculated based upon the amount of the actual loss sustained.

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2. Coverage is specifically added for appurtenant buildings or structures.
3. Coverage under the Property at Temporary Locations coverage extension is amended to add coverage for locations the insured leases or operates for 120 days or less.
4. Special deductible of the lesser of \$1,000 or the covered property deductible for Property at Temporary Locations, Personal Property in Transit, Installation, Money & Securities, Accounts Receivable, Valuable Papers and Records (other than Restoration of Data) and Employee Theft coverage extensions are removed and only the deductible applicable for covered property will apply. However, no deductible applies to covered losses to glass.

Fast Food (Hamburger) – Business Income and Extra Expense Endorsement, G-144252-B

This endorsement amends the 'A' version of this form, approved under the filings shown below, with the addition of Miscellaneous Dependent Property coverage for \$100,000 (excluding flood or earthquake and limiting covered losses from a named storm to \$5,000 per occurrence and a \$25,000 annual aggregate).

Company and Contact

Filing Contact Information

Roberta F. Cooper, State Filing Consultant roberta.cooper@cna.com
 333 S. Wabash (312) 822-4292 [Phone]
 Chicago, IL 60685 (312) 755-2394[FAX]

Filing Company Information

Continental Casualty Company	CoCode: 20443	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
Chicago , IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 36-2114545	

National Fire Insurance Company of Hartford	CoCode: 20478	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and

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Casualty

37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	Group Name: CNA Insurance Companies FEIN Number: 06-0464510 ----- CoCode: 20427 Group Code: 218	State ID Number: State of Domicile: Pennsylvania Company Type: Property and Casualty
37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	Group Name: CNA Insurance Companies FEIN Number: 23-0342560 ----- CoCode: 20494 Group Code: 218	State ID Number: State of Domicile: Illinois Company Type: Property and Casualty
Transportation Insurance Company 333 South Wabash	CoCode: 20494 Group Code: 218	State of Domicile: Illinois Company Type: Property and Casualty
37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	Group Name: CNA Insurance Companies FEIN Number: 36-1877247 ----- CoCode: 20508 Group Code: 218	State ID Number: State of Domicile: Pennsylvania Company Type: Property and Casualty
Valley Forge Insurance Company 333 South Wabash	CoCode: 20508 Group Code: 218	State of Domicile: Pennsylvania Company Type: Property and Casualty
37th Floor Chicago, IL 60604 (312) 822-4292 ext. [Phone]	Group Name: CNA Insurance Companies FEIN Number: 23-1620527 ----- CoCode: 35289 Group Code: 218	State ID Number: State of Domicile: Pennsylvania Company Type: Property and Casualty
Continental Insurance Company 333 South Wabash	CoCode: 35289 Group Code: 218	State of Domicile: Pennsylvania Company Type: Property and Casualty
37th Floor		

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Chicago, IL 60604

(312) 822-4292 ext. [Phone]

Group Name: CNA Insurance
Companies

FEIN Number: 13-5010440

State ID Number:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/14/2007	11/14/2007

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Disposition

Disposition Date: 11/14/2007

Effective Date (New): 12/01/2007

Effective Date (Renewal): 12/01/2007

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Fast Food (Hamburger) Endorsement	Approved	Yes
Form	Fast Food (Hamburger) Business Income and Extra Expense Contamination Endorsement	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Fast Food (Hamburger) Endorsement	G-142655-03-2008 B		Endorsement/Amendment/Conditions	Replaced Form #:0.00 G-142655-A Previous Filing #: 02-F3139		G-142655-B0001.pdf
Approved	Fast Food (Hamburger) Business Income and Extra Expense Contamination Endorsement	G-144252-03-2008 B		Endorsement/Amendment/Conditions	Replaced Form #:0.00 G-144252-A Previous Filing #: 03-F3035		G-144252-B0001.pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
FAST FOOD (HAMBURGER) ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

The following coverage is added:

FAST FOOD COVERAGE

A. The following changes apply to the COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS:

1. If a specific dollar amount is shown under the Limit of Insurance for Building or Business Personal Property in the COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS, such specific dollar amount is replaced with:

Actual Loss Sustained.

In addition, this change applies to Part A.1., Covered Property, of the Building and Personal Property Coverage Form only. This change does not apply to any Additional Coverages or Coverage Extensions of the Building and Personal Property Coverage Form.

If the Building and Personal Property Coverage Form is subject to a Windstorm or Hail, Named Storm or Hurricane percentage deductible, the applicable Limit of Insurance upon which these deductibles will be calculated will be the Actual Loss Sustained incurred for the covered loss (subject to a minimum deductible that is the same as the deductible otherwise described in the Declarations).

2. If a specific dollar amount is shown under the Limit of Insurance for Business Income and Extra Expense, in the COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS, such specific dollar amount is replaced with:

Actual Loss Sustained;

however, subject to the "Period of Restoration," we will only pay for covered loss that occurs within 12 consecutive months after the date of direct physical loss or damage. The expiration date of the policy will not cut short the 12 consecutive month time period.

In addition, this change applies to:

- a. the Business Income coverage provided under Section A.; and

- b. the Extra Expense Additional Coverage;

of the Business Income (and Extra Expense) Coverage Form only. This change does not apply to any other Additional Coverages or Coverage Extensions of the Business Income (and Extra Expense) Coverage Form.

B. The following Additional Coverage is added to the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

1. Food Contamination – Direct Damage

We will pay your actual expenses to replace consumable goods declared contaminated by the local Board of Health or other governmental body. The most we will pay in any one occurrence under this Additional Coverage is \$25,000. The most we will pay for the total of all loss or damage sustained during the policy period under this Additional Coverage is \$50,000.

Payments under this Additional Coverage will not increase the applicable Limit of Insurance.

C. The following changes apply to the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

1. Vacancy Provisions Revision

The Vacancy Provisions paragraph of the Vacancy Part under Section E., Loss Conditions is deleted and replaced by the following:

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 180 consecutive days before that loss or damage occurs:

- (1) We will not pay for any loss or damage caused by Vandalism even if it is an otherwise Covered Cause of Loss.

- (2) With respect to Covered Causes of Loss other than Vandalism as shown in

b.(1) above, we will reduce the amount we would otherwise pay for the loss or damage by \$5,000.

2. Valuation Revision

Subparagraph a.(3) of the Valuation Part under Section E., Loss Conditions is deleted and replaced by the following:

(3) Subject to (4) below, we will not pay more for loss or damage on a replacement cost basis than the least of the following amounts:

(a) The Limit of Insurance applicable to the lost or damaged property;

(b) The cost to replace the lost or damaged property with other property:

(i) Of comparable material and quality;

(ii) Used for the same purpose; and

(iii) In accordance with Franchise Restaurant's current specifications (however, this requirement does not apply to decor and equipment that is in storage or otherwise not in use); or

(c) The amount actually spent that is necessary to repair or replace the lost or damaged property.

D. The following change applies to the BUILDING AND PERSONAL PROPERTY COVERAGE FORM and the BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM:

Coinsurance

For the purposes of this endorsement, no Coinsurance Condition applies.

E. Appurtenant Buildings or Structures

The following is added to Paragraph a. **Building** under Section A. **COVERAGE**, Part 1. **Covered Property**:

Appurtenant buildings and structures at the described premises.

F. Subparagraph (1) **Property at Temporary Locations**, under Section A. **COVERAGE**, Part 5. **Coverage Extensions**, Paragraph e. **Property Off Premises**, is deleted in its entirety and replaced by the following:

(1) **Property At Temporary Locations**

You may extend the insurance provided by this Coverage Form to apply to Covered Property while it is away from the described premises, if it is:

(a) Temporarily at a location you do not own or operate, or that you lease for a period of 120 days or less, including Covered Property:

(i) In the care, custody or control of a salesperson; or

(ii) At any fair or exhibition.

(b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term.

This Extension does not apply to Covered Property in the due course of transit.

The most we will pay for loss or damage in any one occurrence under this Extension is \$25,000 unless a different Limit of Insurance is shown in the Declarations.

G. Under Section D. **DEDUCTIBLE**, the special deductibles described for Glass, Property at Temporary Locations, Personal Property in Transit, Installation Coverage, Money & Securities, Accounts Receivable, Restoration of Valuable Papers and Records (other than Electronic Data), and Employee Theft do not apply.

Instead, the deductible applicable for covered property will be used for any loss under these coverage extensions, with the exception of Glass, which will not be subject to a deductible.

All other terms of this policy remain the same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**FAST FOOD (HAMBURGER) – BUSINESS INCOME AND EXTRA EXPENSE
CONTAMINATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

The following are added under Part 5. **Additional Coverages** of Section A. **COVERAGE**:

FOOD CONTAMINATION – BUSINESS INCOME AND EXTRA EXPENSE

- (1) We will pay the actual loss of Business Income you sustain due to the necessary suspension (slowdown or cessation) of your "operations":
- (a) Ordered by the Board of Health or other governmental body due to the discovery or suspicion of food contamination; or
 - (b) Because of an announcement made by any governmental body or you warning the public of health hazard because of the discovery or suspicion of food contamination at the premises shown in the Declarations.

We will only pay for loss of Business Income that takes place within 12 consecutive months after the date of the necessary suspension of your "operations." The expiration date of the policy will not cut short the 12 consecutive month time period.

- (2) We will pay necessary Extra Expense you incur during a necessary suspension (slowdown or cessation) of your "operations" that you would not have incurred if there had been no suspension of your "operations":
- (a) Ordered by the Board of Health or other governmental body due to the discovery or suspicion of food contamination; or
 - (b) Because of an announcement made by any governmental body or you warning the public of health hazard because of the discovery or suspicion of food contamination at the premises shown in the Declarations.

For the purposes of this endorsement, Extra Expense includes:

- The cost to clean your equipment per local Board of Health requirements;
- Extra advertising cost to restore reputation during the necessary suspension of your "operations"; and
- Paid leave for all employees until the premises described in the Declarations has been cleared by the local Board of Health.

We will only pay for Extra Expense you incur within 12 consecutive months after the date of the necessary suspension of your "operations." The expiration date of the policy will not cut short the 12 consecutive month time period.

The most we will pay in any one occurrence under this Additional Coverage is \$25,000. The most we will pay for the total of all loss or damage sustained during the policy period under this Additional Coverage is \$50,000.

MISCELLANEOUS DEPENDENT PROPERTY

- (1) The insurance provided for loss of Business Income and Extra Expense is extended to apply to the actual and necessary amount of such loss which you incur due to the necessary "suspension" of "operations" during the "period of restoration" caused by direct physical loss of or damage by a Covered Cause of Loss to property at the premises of a Dependent Property not specifically described under the Business Income From Dependent Properties – Broad Form endorsement or under the Business Income From Dependent Properties – Limited Form endorsement. However, for this Additional Coverage, we will not pay for loss or damage caused by or resulting from Earthquake, Volcanic Eruption and Flood, even if they are otherwise Covered Causes of Loss.
- (2) Dependent Property means property at premises located anywhere in the world, which is operated by others on whom you depend to:
- (a) Deliver materials or services to you or to others for your account;
 - (b) Deliver services, other than power, water or communication supply services (including services relating to internet access or access to any electronic network), to you or to others for your account;
 - (c) Accept your products or services;
 - (d) Manufacture products for delivery to your customers under contract of sale; or
 - (e) Attract customers to your business.
- (3) With respect only to the insurance provided under this Additional Coverage, the following changes apply:

- (a) The Extended Business Income Additional Coverage is amended by the following:

The loss of Business Income or loss of "Rental Value" must be caused by direct physical loss or damage at the premises of a Dependent Property caused by or resulting from a Covered Cause of Loss. However, for this Additional Coverage, we will not pay for loss or damage caused by or resulting from Earthquake, Volcanic Eruption and Flood even if they are otherwise Covered Causes of Loss.

- (b) The Resumption of Operations Loss Condition is amended as follows:

We will reduce the amount of your Business Income loss to the extent you can resume your "operations," in whole or in part, by using any other available source of materials or outlet for your products or services.

- (4) The most we will pay for loss in any one occurrence under this Additional Coverage is \$100,000. The limit applicable to this Additional Coverage is an additional amount of insurance.

However, if covered loss to Miscellaneous Dependent Property results from a "Named Storm" including but not limited to wind, wind driven rain, flood or hail, caused by or associated with a "Named Storm", the most we will pay in any one occurrence at any one dependent property location under this extension is \$5,000 and the most we will pay for all loss or damage sustained in any one policy year is \$25,000, regardless of the number of occurrences of loss or damage or the number of premises or locations involved.

"Named Storm" means a storm system that has been declared to be a named tropical storm or hurricane by the U.S. National Weather Service or other governmental authority including hurricane or tropical storm spawned tornado(s) or microburst(s). The named tropical storm or hurricane begins when the National Weather Service officially declares the storm system to be a named tropical storm or hurricane and ends when the National Weather Service officially declares the named tropical storm or hurricane permanently downgraded to a tropical depression.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status: Approved 11/14/2007

Comments:

Attachment:

07-F3359 Arkansas Transmittal0001.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 07-F3359

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Fast Food (Hamburger) Endorsement, G-142655-B

This endorsement amends the 'A' version of this form, approved 02-F3139 with the following changes:

1. Adds wording to describe that any percentage deductibles applicable under the policy will be calculated based upon the amount of the actual loss sustained.
2. Coverage is specifically added for appurtenant buildings or structures.
3. Coverage under the Property at Temporary Locations coverage extension is amended to add coverage for locations the insured leases or operates for 120 days or less.
4. Special deductible of the lesser of \$1,000 or the covered property deductible for Property at Temporary Locations, Personal Property in Transit, Installation, Money & Securities, Accounts Receivable, Valuable Papers and Records (other than Restoration of Data) and Employee Theft coverage extensions are removed and only the deductible applicable for covered property will apply. However, no deductible applies to covered losses to glass.

Fast Food (Hamburger) – Business Income and Extra Expense Endorsement, G-144252-B

This endorsement amends the 'A' version of this form, approved under 03-F3035, with the addition of Miscellaneous Dependent Property coverage for \$100,000 (excluding flood or earthquake and limiting covered losses from a named storm to \$5,000 per occurrence and a \$25,000 annual aggregate).

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 0000212252

Amount: \$300

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	07-F3359			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Fast Food (Hamburger) Endorsement	G-142655-B (03/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	G-142655-A	02-F3139
02	Fast Food (Hamburger)- Business Income and Extra Expense Contamination Endorsement	G-144252-B (03/08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	G-144252-A	03-F3035
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		