Miller’s Standard Insurance Policies Annotated

Miller’s Standard Insurance Policies Annotated is a collection of the most widely used and litigated Insurance Services Office (ISO) standard property and casualty insurance policies and endorsements. Each insurance policy clause and endorsement is annotated with jurisdictionally organized summaries of all relevant U.S. appellate court decisions issued since 1978. The case law summaries explain the factual context and the judicial interpretation of the policy clause and note the party that prevailed in the court’s decision regarding the litigated issue (insurer, multiple insurers, insured, or third party).

Miller’s Standard Insurance Policies Annotated includes the most commonly sold and litigated polices and provides a comprehensive source for insurance case law.

Accessing Miller’s Standard Insurance Policies Annotated

To access Miller’s Standard Insurance Policies Annotated, do either of the following:

• On the All Content tab at the WestlawNext home page, click Secondary Sources. At the displayed Secondary Sources page, click Insurance Law under By Topic.

• Click the Topics tab at the home page, then click Insurance Law.

Then click Miller’s Standard Insurance Policies Annotated–Policies under Tools and Resources in the right column to display the Miller’s Standard Insurance Policies Annotated–Policies page (Figure 1).

Tip You can also access Miller’s Standard Insurance Policies, Annotations or Index by using the auto-suggest feature on WestlawNext. In the global search box on the homepage begin typing Miller’s Standard Insurance Policies, then click Miller’s Standard Insurance Policies in the drop down box.
Searching Miller’s Standard Insurance Policies Annotated–Policies
At the Miller’s Standard Insurance Policies Annotated–Policies page, you can browse the displayed table of contents to retrieve a specific insurance form or clause. You can also run a search at the top of the page.

Browsing the Table of Contents
You can use the table of contents to retrieve a specific insurance form or clause. Browse the table of contents by clicking the links. To view a specific document, click its title. For example, to see a personal auto policy, click Personal Auto in the table of contents, then click Personal Auto Policy (Figure 2). A personal auto policy is displayed (Figure 3).

Running a Search
To run a search at the Miller’s Standard Insurance Policies Annotated–Policies page, type a search, e.g., definition of family member, in the tabbed search box at the top of the page and click Search (Figure 4).
Viewing Miller’s Standard Insurance Policies Annotated—Annotations

Your retrieved documents contain ISO standard language as well as links to annotations, which are summaries of court decisions interpreting the language. To view annotations, simply click the link next to a relevant clause in a document (Figure 5). Links to annotations are active only if cases interpreting the language are available. The ability to focus on available cases can save you hours of research time.

Annotations are organized by coded sections within each ISO standard policy or endorsement (Figure 6). The policy language that is interpreted by the decisions in the annotation document is displayed at the top of the document.

Within each document, the annotations are arranged by jurisdiction (in reverse chronological order within each jurisdiction). Each annotation consists of

- the name of and citation to the decision (linked to the full text of the decision on WestlawNext).
- a brief summary of the factual context and outcome of the case. If more than one issue was adjudicated, there will be more than one annotation.
- a notation as to the party that prevailed in the court’s decision regarding the issue or policy language being litigated (e.g., Insurer, Insured, or Third Party).
- a notation as to whether the policy being litigated contained standard ISO language (Non-Standard or Standard or Assumed Standard).

The annotation gives you a good indication of whether the case warrants further investigation. If it does, click the link for the decision to retrieve the full text of the case on WestlawNext, including West headnotes, KeyCite® history and citing references, and links to related appellate briefs and trial filings.
Searching Miller’s Standard Insurance Policies Annotated–Index

If you aren’t starting from a standard form or clause but want to know how courts have interpreted a particular term or phrase in a policy, use Miller’s Standard Insurance Policies Annotated–Index. At the Miller’s Standard Insurance Policies Annotated–Policies page, click Miller’s Index under Tools and Resources in the right column to display the index (Figure 7). You can also access the index by clicking Index at the top of an annotations document.

Browse the index to find the topic, word, or phrase you are researching. Click a form name to retrieve the standard policy or endorsement pertaining to the topic, word, or phrase, or click an annotations link to retrieve summaries of court decisions interpreting the topic, word, or phrase. The index is especially useful when you are looking for annotations that are related to a specific term or phrase but are not directly related to a particular policy provision. For example, annotations involving a conflict of laws issue may be compiled under a general coverage provision.

![Figure 7. Miller’s Standard Insurance Policies Annotated–Index](image)

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