

Filing Instructions: 25a Revisions to VOLUME I - PART 1 and PART 2 - POLICIES

July 2025

Miller's Standard Insurance Policies Annotated[®].

Please file this package **first**.

The coverage forms annotated in *Miller's* are contained in two volumes:

VOLUME I - PART 1 POLICIES: PERSONAL LINES, and

VOLUME I - PART 2 POLICIES: COMMERCIAL LINES

If your printed set of *Miller's* does **not** include these two VOLUMES, please contact Westlaw Customer Support at 1-800-328-4880 for assistance.

CAUTION: Before proceeding with the instructions below, please check three *Miller's* binders to be certain that previous policy revisions have been made. Previous revisions have been made if:

1. Your **VOLUME I - PART 2** binder contains “Index” pages (after the “*Miller's Index*” tab near the back of the volume) that display the date “12/2024 (24b)” at the bottom of each odd-numbered page, and
2. You have two (2) **SUPPLEMENT** binders - **PART 1** and **PART 2** - that contain the “December 2024, VERSION 24b SUPPLEMENT” as indicated on their title pages. *Miller's* **SUPPLEMENT** was divided into two **PARTS** in December 2015 (15b).

If these conditions have been satisfied, please follow the Filing Instructions below. If not, please contact Westlaw Customer Support at 1-800-328-4880 for assistance in updating your printed set of *Miller's*.

Continue to Filing Instructions - Page 2.

In **VOLUME I - PART 1: POLICIES - PERSONAL LINES**, please remove and insert the following pages marked “24b” on the lower inside corner.

Pages to be removed, <u>discarded/recycled</u>	New pages (with “25a” on bottom) <u>to be inserted</u>	
Title page - p. vii for VOLUME I - Part 1	Title page - p. vii for VOLUME I - Part 1	(4 sheets out, 4 sheets in before tab " <i>User's Guide</i> ")
HO - 31 - HO - 32 HO - 77 - HO - 78	HO - 31 - HO - 32 HO - 77 - HO - 78	
Vol. I - Vol. I Locator, p. 1 Locator, p. 4	Vol. I - Vol. I Locator, p. 1 p. 4	(2 sheets out, 2 sheets in) After tab <i>"Locator/Table of Contents"</i>
Dated 12/2024 (24b)	Dated 7/2025 (25a)	

Close the **VOLUME I - PART 1** binder.

You have completed the revisions for VOLUME I - PART 1.

In **VOLUME I - PART 2: POLICIES - COMMERCIAL LINES**, please remove and insert the following pages marked “25a” on the lower inside corner.

<u>Pages to be removed, discarded/recycled</u>	<u>New pages (with “25a” on bottom) to be inserted</u>	
Title page - p. vii for VOLUME I - Part 2	Title page - p. vii for VOLUME I - Part 2	(4 sheets out, 4 sheets in before tab "User's Guide")
CA - 127 - CA - 130	CA - 127 - CA - 130	(2 sheets out, 2 sheets in)
CA - 319 - CA - 320	CA - 319 - CA - 320	
CA - 323 - CA - 324	CA - 323 - CA - 324	
CA - 333 - CA - 333	CA - 333 - CA - 334	
CA - 359 - CA - 362	CA - 359 - CA - 362	(2 sheets out, 2 sheets in)
CA - 387 - CA - 388	CA - 387 - CA - 388	
CA - 399 - CA - 402	CA - 399 - CA - 402	(2 sheets out, 2 sheets in)
GL - 103 - GL - 106	GL - 103 - GL - 106	(2 sheets out, 2 sheets in)
GL - 133 - GL - 134	GL - 133 - GL - 134	
GL - 167 - GL - 170	GL - 167 - GL - 170	(2 sheets out, 2 sheets in)
GL - 179 - GL - 180	GL - 179 - GL - 180	
GL - 197 - GL - 198	GL - 197 - GL - 198	
GL - 215 - GL - 220	GL - 215 - GL - 220	(3 sheets out, 3 sheets in)
GL - 293 - GL - 294	GL - 293 - GL - 294	
GL - 329 - GL - 330	GL - 329 - GL - 330	
GL - 335 - GL - 336	GL - 335 - GL - 336	
GL - 365 - GL - 366	GL - 365 - GL - 366	
PF - 83 - PF - 84	PF - 83 - PF - 84	
PF - 99 - PF - 100	PF - 99 - PF - 100	
MP - 79 - MP 80	MP - 79 - MP - 80	

<u>Pages to be removed, discarded/recycled</u>	<u>New pages (with "25a" on bottom) to be inserted</u>	
CP - 45 - CP - 46	CP - 45 - CP - 46	
CP - 125 - CP - 128	CP - 125 - CP - 128	(2 sheets out, 2 sheets in)
CP - 153 - CP - 186	CP - 153 - CP - 188	(17 sheets out, 18 sheets in)
BP - 147 - BP - 148	BP - 147 - BP - 148	
CE - 11 - CE - 12	CE - 11 - CE - 12	
Vol. I Index, p. 1	Vol. I Index, p. 1	After tab <i>"Miller's Index"</i>
Dated 12/2024 (24b)	Dated 7/2025 (25a)	Index ends on p. 198
Vol. I Locator, p. 1	Vol. I Locator, p. 1	(2 sheets out, 2 sheets in) After tab <i>"Locator/Table of Contents"</i>
Dated 12/2024 (24b)	Dated 7/2025 (25a)	

Close the **VOLUME I - PART 2** binder.

You have completed the revisions for VOLUME I - PART 2.

Next, please follow the **"Filing Instructions for Supplement - Part 1."**

For **Highlights** of the 25a Supplement, a **Product Description**, and a current list of **Content** by Volume, please continue to Filing Instructions - Pages 5 and 6.

Highlights

The **25a Supplement** to *Miller's Standard Insurance Policies Annotated* contains more than **3,000 new annotations** to all policies and endorsements contained in:

VOLUME I - PART 1 POLICIES: PERSONAL LINES, and

VOLUME I - PART 2 POLICIES: COMMERCIAL LINES,

bringing the total number of annotations now included in *Miller's* to more than **269,700**.

The **25a Supplement** also contains many revisions to forms in Volume I - Policies and a newly revised and expanded "**Miller's Index**."

Product Description

Miller's Standard Insurance Policies Annotated is the only collection of property/casualty insurance policies commonly sold and litigated in the United States - fully annotated. *Miller's 7th Edition* now includes more than 266,700 case annotations for state and federal court opinions reported since 1978, to more than 100 basic coverage forms and 1,000 endorsements. With more than 21,900 Index references, your updated *Miller's* makes it easier than ever to answer coverage questions, find authoritative cases, and prepare a thorough coverage opinion.

Westlaw Database Identifiers: **MILLERS-POL, MILLERS-ANN, MILLERS-IDX**

Content

Miller's printed set now includes the following 16 Volumes:

- Volume I - Part 1 - Policies: Personal Lines
- Volume I - Part 2 - Policies: Commercial Lines

- Volume II-A1 - Personal Auto Policy Annotations - Part 1
- Volume II-A2 - Personal Auto Policy Annotations - Part 2
- Volume II-B - Personal Auto Endorsements Annotations
- Volume II-C1 - Homeowners - Part 1: *Declarations and Definitions and Property Coverage* Annotations
- Volume II-C2 - Homeowners - Part 2: *Liability Coverage, General Conditions, Endorsements, Watercraft, Flood, and Personal Excess* Annotations

- Volume III - Commercial Auto Annotations

- Volume IV - Part 1 - General Liability Annotations
- Volume IV - Part 2 - General Liability Annotations
- Volume IV - A - 1973 / 1981 General Liability Policies and General Liability Endorsements Annotations

- Volume V - Commercial Property Annotations
- Volume V-A - Businessowners, Commercial Crime, Equipment Breakdown, Inland Marine and Commercial Umbrella Annotations

- Volume VI - Professional Responsibility and Management Protection Liability Annotations

- Supplement - Part 1 - Personal Lines Annotations
- Supplement - Part 2 - Commercial Lines Annotations

Contact Us

Thomson Reuters® thanks you for subscribing to this product. Should you have any questions regarding this product, please contact Customer Support at 1-800-328-4880 or by fax at 1-800-340-9378. If you would like to inquire about related publications or place an order, please contact us at 1-800-344-5009.



Thomson Reuters
2900 Ames Crossing Rd
Suite 100
Eagan, MN 55121

Filing Instructions: 25a SUPPLEMENT - PART 1

July 2025

Miller's Standard Insurance Policies Annotated[®].

Please file this package **second**.

1. **Remove and discard/recycle**
 - All contents of your **SUPPLEMENT - PART 1** binder, beginning with the title page indicating “December 2024, version 24b SUPPLEMENT - PART 1.”
 - The **SUPPLEMENT - PART 1** binder should now be **empty**.
2. **Keep the 6 tabs which you will re-use as instructed below.**
3. Reinsert the **6 tabs** into the pages of this new package before the following page numbers:

• <i>Locator/Table of Contents</i>	before Supp., page ix.
• <i>Personal Auto Annotations</i>	before Supp. - Part 1, page 1.
• <i>Homeowners Annotations</i>	before Supp. - Part 1, page 723.
• <i>Watercraft Annotations</i>	before Supp. - Part 1, page 1361.
• <i>Standard Flood Insurance Annotations</i>	before Supp. - Part 1, page 1371.
• <i>Personal Excess Annotations</i>	before Supp. - Part 1, page 1391 .
4. Place all pages, beginning with the title page labeled “**July 2025, version 25a, SUPPLEMENT - PART 1,**” and including the 6 tabs, into the binder titled:

SUPPLEMENT - PART 1: PERSONAL LINES ANNOTATIONS
5. Close the **SUPPLEMENT - PART 1** binder. You have finished filing the **25a SUPPLEMENT - PART 1**.
6. Next, please follow the Filing Instructions for the **25a SUPPLEMENT - PART 2**.

Filing Instructions: 25a SUPPLEMENT - PART 2

July 2025

Miller's Standard Insurance Policies Annotated[®].

Please file this package **last**.

1. **Remove and discard/recycle**
 - All contents of your **SUPPLEMENT - PART 2** binder, beginning with the title page indicating “December 2024, version 24b SUPPLEMENT - PART 2.”
 - The **SUPPLEMENT - PART 2** binder should now be **empty**.
2. **Keep the 12 tabs which you will re-use as instructed below.**
3. Reinsert the **12 tabs** into the pages of this new package before the following page numbers:
 - *Locator/Table of Contents* **before** Supp., page ix.
 - *Commercial Auto Annotations* **before** Supp. - Part 2, page 1.
 - *General Liability Annotations* **before** Supp. - Part 2, page 135.
 - *Medical Professional Liability Annotations* **before** Supp. - Part 2, page 939.
 - *Non-Medical Professional Liability Annotations* **before** Supp. - Part 2, page 955.
 - *Management Protection Liability Annotations* **before** Supp. - Part 2, page 991.
 - *Commercial Property Annotations* **before** Supp. - Part 2, page 1033.
 - *Businessowners Annotations* **before** Supp. - Part 2, page 2023.
 - *Commercial Crime Annotations* **before** Supp. - Part 2, page 2035.
 - *Equipment Breakdown Annotations* **before** Supp. - Part 2, page 2039.
 - *Inland Marine Annotations* **before** Supp. - Part 2, page 2041.
 - *Commercial Excess Annotations* **before** Supp. - Part 2, page 2043.
4. Place all pages, beginning with the title page labeled “**July 2025, version 25a, SUPPLEMENT - PART 2,**” and including the 12 tabs, into the binder titled:
SUPPLEMENT - PART 2: COMMERCIAL LINES ANNOTATIONS
5. Close the **SUPPLEMENT - PART 2** binder.
6. You have finished filing the **25a SUPPLEMENT** materials.

