



30 S 17th Street, Suite 1500
Philadelphia, PA 19103

INFORMATION BULLETIN

December 15, 2025

DCRB Information Bulletin #026

To all members of the DCRB:

RE: Launch of the Updated Digital, Automated Ownership (ERM-14) Form:

Faster, More Accurate Ownership Reporting

The Delaware Compensation Rating Bureau (DCRB) are pleased to announce the launch of the updated electronic Ownership (ERM-14) Form, a streamlined tool designed to improve the accuracy, clarity, and efficiency of reporting ownership and entity changes. The new digital format replaces the legacy PDF and provides a guided, intuitive experience that takes five minutes to complete.

The enhanced form incorporates dynamic logic to display only the questions relevant to the user's selected purpose—such as mergers, consolidations, name or entity status changes, combinations, or ownership transfers. Users can log in using a Policy Number or Bureau File Number, enabling the form to prefill available policy and entity information. Built-in validation and structured data capture help reduce errors and strengthen data consistency.

“Digitizing and automating the ERM-14 is an important step in delivering on the level of service and data quality our members depend on,” said Thomas Cleary, DCRB Senior Vice President and Chief Operations Officer. “This type of modernization provides cleaner information up front, enabling more timely and accurate experience rating decisions for all stakeholders.”

Submitters may securely upload supporting documentation, and all users receive confirmation once the form is submitted. Internally, the new ERM-14 automatically creates a work task for analyst review, improving timeliness and transparency for member carriers.

The updated form is now available at **DCRB.com** under *Industry Resources* → *Forms*.

Questions may be directed to **underwritinginquiries@dcrb.com** or **215-320-4422**.