

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan ENTERPRISE HOLDINGS RETIREMENT SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/31/1974
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) THE CRAWFORD GROUP, INC. STEVEN L. KLUESNER 600 CORPORATE PARK DRIVE SAINT LOUIS, MO 63105-4211
2b	Employer Identification Number (EIN) 43-1233684
2c	Plan Sponsor's telephone number 314-512-5000
2d	Business code (see instructions) 532100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/25/2023	RUSSELL WILLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 88938
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 59568
a(2) Total number of active participants at the end of the plan year		6a(2) 66210
b Retired or separated participants receiving benefits		6b 1357
c Other retired or separated participants entitled to future benefits.....		6c 27192
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 94759
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 563
f Total. Add lines 6d and 6e		6f 95322
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 74369
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 6139
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 2T 3F 3H 2E		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2022
		This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan ENTERPRISE HOLDINGS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CRAWFORD GROUP, INC.	D Employer Identification Number (EIN) 43-1233684

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
BLACKROCK INST TRUST CO, N.A.	
94-3112180	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIDELITY INVESTMENTS INSTITUTIONAL	
04-2647786	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GEODE CAPITAL MANAGEMENT TRUST CO	100 SUMMER STREET, 12TH FLOOR BOSTON, MA 02110

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
GLOBAL TRUST COMPANY	
26-3761443	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PRUDENTIAL TRUST COMPANY

23-6994310

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SEI TRUST COMPANY

27-3441498

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 37 38 49 60 64 65	RECORDKEEPER	1121618	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WB SMALL CAP VALUE I - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan ENTERPRISE HOLDINGS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 THE CRAWFORD GROUP, INC.		
D Employer Identification Number (EIN) 43-1233684		

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: WINSLOW LARGE CAP C		
b Name of sponsor of entity listed in (a): NUVEEN/SEI TRUST COMPANY INVESTMENT TRUST		
c EIN-PN 27-3441498-043	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 311374046
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2065 M		
b Name of sponsor of entity listed in (a): BLACK ROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 84-1957801-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18564067
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2030 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3148951-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 210143074
a Name of MTIA, CCT, PSA, or 103-12 IE: MIP II CL 3		
b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY		
c EIN-PN 04-3022712-025	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 231398226
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2045 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3196176-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 213098321
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2060 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3239005-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 164205671
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2025 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3128643-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 41431249

a Name of MTIA, CCT, PSA, or 103-12 IE: SP 500 INDEX PL CL D		
b Name of sponsor of entity listed in (a): GEODE CAPITAL MANAGEMENT TRUST		
c EIN-PN 82-6293122-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 513136432
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2035 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3168065-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 53269787
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2055 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3223239-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 252790133
a Name of MTIA, CCT, PSA, or 103-12 IE: PRU CORE PL BD CL 6		
b Name of sponsor of entity listed in (a): PRUDENTIAL TRUST COMPANY		
c EIN-PN 23-6994310-126	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 119511418
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX RET M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3250773-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 123849648
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2050 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3217294-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 273744824
a Name of MTIA, CCT, PSA, or 103-12 IE: WB SMID GROWTH 2		
b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY		
c EIN-PN 27-6331814-007	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 212862853
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2040 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 81-3185003-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 273779291
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2025 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 26-4020456-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2030 M		
b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.		
c EIN-PN 26-4020542-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2045 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-4020794-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2060 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 47-1974812-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2035 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-4020715-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2055 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-1620812-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX RET M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-4019454-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2050 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-4020887-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: BTC LP IDX 2040 M

b Name of sponsor of entity listed in (a): BLACKROCK INST. TRUST COMPANY, N.A.

c EIN-PN 26-4020715-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II **Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>ENTERPRISE HOLDINGS RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE CRAWFORD GROUP, INC.</u>	D Employer Identification Number (EIN) <u>43-1233684</u>	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	193807180	231675635
(2) Participant contributions.....	1b(2)	22356	14912
(3) Other.....	1b(3)	344	60
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests.....	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	45236745	43755503
(9) Value of interest in common/collective trusts.....	1c(9)	3513630414	3013159040
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	1456412956	1212331906
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	5209109995	4500937056

Liabilities

g Benefit claims payable	1g	2314176	1873756
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	2314176	1873756

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5206795819	4499063300
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	302425117	
(B) Participants.....	2a(1)(B)	202798515	
(C) Others (including rollovers).....	2a(1)(C)	8673945	
(2) Noncash contributions.....	2a(2)	0	513897577
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	0	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	2123737	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2123737
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	56581202	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		56581202
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-666092554
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-297478872
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		-390968910
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	313288396	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		313288396
f Corrective distributions (see instructions)	2f		2288033
g Certain deemed distributions of participant loans (see instructions)	2g		65562
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	1121618	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		1121618
j Total expenses. Add all expense amounts in column (b) and enter total	2j		316763609
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-707732519
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **ERNST & YOUNG LLP**

(2) EIN: **34-6565596**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	
4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan ENTERPRISE HOLDINGS RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CRAWFORD GROUP, INC.		D Employer Identification Number (EIN) 43-1233684
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

Enterprise Holdings Retirement Savings Plan
Years Ended December 31, 2022 and 2021
With Report of Independent Auditors

Enterprise Holdings Retirement Savings Plan
Financial Statements and Supplemental Schedule
Years Ended December 31, 2022 and 2021

Contents

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Report of Independent Auditors

The Plan Administrator
The Crawford Group

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of Enterprise Holdings Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor’s Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a

material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Other Matters

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, (referred to as the “supplemental schedule”), is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Ernst & Young LLP

July 19, 2023

Enterprise Holdings Retirement Savings Plan
Statements of Net Assets Available for Benefits

	December 31,	
	<u>2022</u>	<u>2021</u>
Assets		
Investments, at fair market value	\$ 4,225,490,946	\$ 4,970,043,370
Employee contributions receivable	14,912	22,356
Employer contributions receivable	231,675,636	193,807,180
Accrued interest and dividends	60	344
Notes receivable from participants	<u>43,755,502</u>	<u>45,236,745</u>
Total assets	<u>4,500,937,056</u>	<u>5,209,109,995</u>
 Liabilities		
Refund of excess contributions	<u>1,873,756</u>	<u>2,314,176</u>
Total liabilities	<u>1,873,756</u>	<u>2,314,176</u>
 Net assets available for benefits	<u>\$ 4,499,063,300</u>	<u>\$ 5,206,795,819</u>

See accompanying notes to financial statements.

Enterprise Holdings Retirement Savings Plan

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31,	
	<u>2022</u>	<u>2021</u>
Additions to net assets attributed to:		
Investment income	\$ 59,811,792	\$ 101,062,205
Employer contributions	302,425,117	257,832,473
Employee contributions	202,798,515	184,115,606
Interest income on notes receivable from participants	2,123,737	2,844,857
Rollovers	<u>8,673,946</u>	<u>7,713,652</u>
Total additions	<u>575,833,107</u>	<u>553,568,793</u>
Deductions from net assets attributed to:		
Benefits paid to participants	315,641,992	417,648,766
Administrative expenses	<u>1,121,618</u>	<u>663,178</u>
Total deductions	<u>316,763,610</u>	<u>418,311,944</u>
Net (depreciation) appreciation of investments	<u>(966,802,016)</u>	<u>616,253,435</u>
Net (decrease) increase in assets	<u>(707,732,519)</u>	<u>751,510,284</u>
Net assets available for benefits		
Beginning of year	<u>5,206,795,819</u>	<u>4,455,285,535</u>
End of year	<u>\$ 4,499,063,300</u>	<u>\$ 5,206,795,819</u>

See accompanying notes to financial statements.

Enterprise Holdings Retirement Savings Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the Enterprise Holdings Retirement Savings Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the plan document and Summary Plan Description for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all eligible employees of The Crawford Group, Inc. (“Crawford” or the “Company”), including its domestic subsidiaries.

The Plan contains a 401(k) component and a profit sharing component. The Plan’s 401(k) assets and profit sharing assets are held by Fidelity Management Trust Company (“Fidelity”), the trustee for the Plan.

The Plan is a defined contribution plan that is subject to certain provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). All employees not covered by any other plan to which the Company contributes are eligible to participate upon meeting the eligibility requirements of the Plan.

401(k) Participation/Contributions

Employees of Crawford and participating U.S. subsidiaries are eligible to participate in the Plan on the first day of the month, following two months of employment, with the exception of employees classified as seasonal or temporary, contract workers and certain other employee classifications. Employees covered by a collective bargaining agreement that allows participation in the Plan are eligible to participate in the 401(k) portion of the Plan after completing six months of service.

The Plan provides for before-tax 401(k) or post-tax Roth contributions. Participants can designate how their contributions are allocated between the before-tax 401(k) or post-tax Roth investment options and corresponding tax treatment of each option. The Plan also allows for rollovers into the Plan from other tax qualified plans or accounts. In addition to salary deferrals and employer matching contributions, there may be an annual profit sharing contribution, if so declared by the Crawford Board of Directors.

Participation by eligible employees is voluntary. The total number of employees eligible to participate in the Plan was 66,210 and 59,568 at December 31, 2022 and 2021, respectively. Participants can contribute from 1% to 100% of their annual pay, including base salary or wages, overtime, bonuses, and commissions, up to the maximum amount set by the Internal Revenue Service (the “IRS”). Participants age 50 or older during the calendar year can make additional catch-up contributions. The current maximum annual catch-up contribution is \$6,500. Investments in the Plan are all participant-directed.

Contributions may be allocated between the available funds in multiples of 1%. Participants may elect to change the allocation of their investments among the various investment options in the Plan. Allocations among investment options must be in increments of no less than 1% and the sum total must equal 100%.

All amounts contributed by employees are fully vested and are nonforfeitable at all times.

Employer Matching Contributions

The Company matches 100% of participants’ contributions to their 401(k) accounts, up to 3% of eligible compensation each pay period, subject to a maximum annual benefit per participant. For those employees covered by a collective bargaining agreement that allows participation in the Plan, the Company matches 50% of the participants’ contributions, after one year of service, up to 4% of eligible compensation each pay period.

Enterprise Holdings Retirement Savings Plan
Notes to Financial Statements

1. Description of the Plan (continued)

Participant Loans

The Plan allows participants to borrow from their accounts an amount not to exceed the lesser of (a) \$50,000; (b) \$50,000 reduced by the highest outstanding loan balance, if any, from the Plan during the one-year period ending on the day before the date on which the new loan was made (the former loan must also be paid off before a new loan can be approved); or (c) 50% of the total value of the participant's eligible account balance. The interest rate charged on these loans reflects current market interest rates and fluctuates based on changes in the prime rate quoted by Reuters plus 1%. Interest rates ranged from 4.25% to 9.25% on loans outstanding at December 31, 2022. The period of repayment can range from 1 to 15 years. Participant loans in default at the end of the calendar quarter following the calendar quarter in which the repayments were discontinued are deemed a distribution to the participant. Loan repayments are made by payroll deductions each pay period. Interest paid on the loan is credited to the participant's account.

Profit Sharing Contributions and Benefits

In addition to the employer 401(k) match, the Company may determine, at its sole discretion, that it will make a contribution to the Plan. Participants are eligible for profit sharing contributions following one year of continuous service and must have at least 1,000 hours of service in their anniversary year, in the plan year in which the first anniversary occurs or in a subsequent plan year. Those participating subject to a collective bargaining agreement are not eligible for profit sharing.

Although past contributions do not guarantee future funding, the Company has historically contributed 5% of its respective pre-tax income or the maximum amounts deductible for federal income tax purposes towards retirement plan contributions. The Company retirement plan contributions are based on fiscal year earnings for its most recent fiscal year ended July 31. After it is determined what percentage of pre-tax profits will be set aside for the retirement plan contribution, 401(k) matching contributions, and certain Plan expenses for that fiscal year are deducted to arrive at the profit sharing contribution for that plan year.

All of the profit sharing fund assets are held by Fidelity and all assets are considered participant directed investments.

Profit sharing contributions are allocated to participant accounts based on participants' eligible compensation to the extent the participant meets minimum service requirements and is employed as of the end of the plan year.

Vesting

Vesting, as it relates to Company 401(k) matching and profit sharing contributions, is based on years of service, with a participant becoming fully vested after six years of service. Those participating subject to a collective bargaining agreement are immediately vested in Company 401(k) matching contributions.

Participants terminating before fully vesting who choose to take a distribution (rather than leaving their balance in the Plan) forfeit the non-vested portion of their accounts. However, if a participant who was partially vested at the time of leaving the Company takes a distribution from the Plan and is rehired within five years, that person is reinstated, and the amount previously forfeited is restored provided the participant restores his/her previously vested balance back into the Plan. Participants terminating before fully vesting who opt to leave their balance in the Plan do not forfeit the non-vested portion of their accounts until a five-year break in service has occurred, at which point the forfeited amounts are allocated to remaining participants. Related to the plan years ended December 31, 2022 and 2021, non-vested balances forfeited and allocated to remaining participants totaled \$22,468,818 and \$27,987,039, respectively.

Profit sharing contributions and forfeited account balances are allocated to eligible participant accounts based only on participants' eligible compensation to the extent the participant meets minimum service requirements and is employed as of the end of the plan year.

1. Description of the Plan (continued)

Vesting (continued)

If a participant's employment relationship with the Company ends due to becoming permanently disabled, death or the participant has reached the age of 65 and it has been five years since becoming eligible for the Plan, the participant is entitled to the full value of his/her account regardless of his/her vesting service. If the vested portion of a participant's account is \$1,000 or less, he/she must take a full distribution from the Plan after terminating employment. If the vested portion of a participant's account is greater than \$1,000, the participant may choose to receive his/her vested balance in a lump-sum payment or leave the balance in the Plan. If a participant chooses to leave his/her vested balance in the Plan, he/she is required by government regulations to begin taking minimum distributions by April 1 of the calendar year following the calendar year in which he/she turns 72.

Plan Termination

Although Crawford has not expressed any intent to do so, it may terminate the Plan at any time, subject to the provisions of the collective bargaining agreements and/or ERISA. In the event of plan termination, participants will be completely vested in their accounts.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are reported on an accrual basis.

Valuation of Investments

The investments of the Plan are reported at fair value. The fair value of the financial instrument is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Mutual funds, exchange-traded funds and common/collective trusts represent investments with various investment managers. Shares held in mutual funds and exchange-traded funds traded on national securities exchanges are valued at the net asset value as of December 31, 2022 and 2021. The value of common/collective trusts are measured at the published net asset value.

The short-term investment fund consists of interest-bearing investments. Such amounts are recorded at cost, plus accrued interest.

Dividend income is recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought then sold, as well as, held for sale during the year.

Purchases and sales of the investments within the Plan are reflected on a trade-date basis.

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus accrued interest. Interest income on notes receivable from participants is recorded as earned. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for credit losses are recorded. If a participant ceases to make loan repayments and the plan administrator determines that the participant loan is a deemed distribution, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

Trustee and investment management fees are paid by the Plan, and some fees are paid by the participant. Other costs of administration of the Plan are paid by Crawford and are not reflected in the financial statements.

2. Summary of Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements, supplemental schedule and accompanying notes. Actual results could differ from those estimates.

3. Investments

Certain investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held, notes receivable from participants, net (depreciation) appreciation in fair value of investments, investment income (consisting of interest and dividends), interest income on notes receivable from participants and administrative expenses as of and for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan's administrator and certified as complete and accurate by Fidelity.

The Plan's investments at fair value on December 31 were as follows:

<u>Description</u>	<u>2022</u>	<u>2021</u>
Mutual funds and exchange-traded funds	\$ 1,212,331,906	\$ 1,456,412,956
Common/collective trusts	<u>3,013,159,040</u>	<u>3,513,630,414</u>
Investments, at fair value	<u>\$ 4,225,490,946</u>	<u>\$ 4,970,043,370</u>

4. Fair Value Measurements

The Plan Sponsor uses a three-level fair value hierarchy that categorizes assets and liabilities measured at fair value based on the observability of the inputs utilized in the valuation. These levels include: Level 1, inputs are quoted prices in active markets for identical assets or liabilities; Level 2, inputs other than quoted prices included in Level 1 that are directly or indirectly observable through market-corroborated inputs; and Level 3, inputs are unobservable, or observable but cannot be market-corroborated, requiring the Plan Sponsor to make assumptions about pricing by market participants. There were no Level 2 or Level 3 investments in the Plan as of December 31, 2022 and 2021. Transfers between levels, if any, are recorded as of the date the transfer occurred. There were no transfers between levels during 2022 or 2021.

The following tables set forth by level within the fair value hierarchy Plan investment assets and liabilities at fair value. Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Investment Assets at Fair Value as of December 31, 2022		
	<u>Level 1</u>	<u>Total</u>
Mutual funds and exchange-traded funds	\$ 1,212,331,906	\$ 1,212,331,906
Common/collective trusts	<u>3,013,159,040</u>	<u>3,013,159,040</u>
Total assets at fair value	<u>\$ 4,225,490,946</u>	<u>\$ 4,225,490,946</u>

Enterprise Holdings Retirement Savings Plan
Notes to Financial Statements

4. Fair Value Measurements (continued)

	Investment Assets at Fair Value as of December 31, 2021	
	<u>Level 1</u>	<u>Total</u>
Mutual funds and exchange-traded funds	\$ 1,456,412,956	\$ 1,456,412,956
Common/collective trusts	<u>3,513,630,414</u>	<u>3,513,630,414</u>
Total assets at fair value	<u>\$ 4,970,043,370</u>	<u>\$ 4,970,043,370</u>

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

6. Income Taxes

The Plan has received a determination letter from the IRS dated November 3, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the "Code") and therefore, the related trust is exempt from taxation. Subsequent to the receipt of the determination letter, the Plan was amended. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore, believes the Plan, as amended, is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Related-Party and Parties-in-Interest

The Plan engages in investment transactions with funds managed by Fidelity. Fidelity is the trustee of the Plan assets and is the Plan's record-keeper. Therefore, these transactions qualify as party-in-interest transactions.

Fidelity has represented that there were no non-exempt party-in-interest transactions, no obligations or leases in default, and no commitments to purchase or sell investment assets or to repurchase investment assets previously sold during the year ended December 31, 2022, relating to assets maintained by Fidelity.

8. Subsequent Events

In preparing the accompanying financial statements, management has reviewed subsequent events that have occurred after December 31, 2022 through July 15, 2023, the date the financial statements were issued.

In January 2023, assets in the amount of \$1,199,356 were transferred from the Plan for participants employed or formerly employed by TKFC LC into a separate plan known as the STL City 401(k) Plan.

Supplemental Schedule

Enterprise Holdings Retirement Savings Plan

EIN: 43-1233684 PN 001

Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)**December 31, 2022**

	<u>Number of Shares/Units</u>	<u>Current Value</u>
Mutual funds and common/collective trusts		
Fidelity Managed Income Portfolio II – Class 3*	231,398,226	\$ 231,398,226
Prudential Core Plus Bond Fund Unit - Class 6	721,949	119,511,418
William Blair Small Cap Value Fund - Class I	5,950,477	164,947,227
LifePath® Index Retirement Fund – Class M	9,865,118	123,849,648
BlackRock LifePath® Index 2025 – Class M	3,087,806	41,431,249
BlackRock LifePath® Index 2030 – Class M	14,896,158	210,143,074
BlackRock LifePath® Index 2035 – Class M	3,602,060	53,269,787
BlackRock LifePath® Index 2040 – Class M	17,779,031	273,779,292
BlackRock LifePath® Index 2045 – Class M	13,439,347	213,098,321
BlackRock LifePath® Index 2050 – Class M	17,038,024	273,744,824
BlackRock LifePath® Index 2055 – Class M	15,715,502	252,790,133
BlackRock LifePath® Index 2060 – Class M	10,213,447	164,205,671
BlackRock LifePath® Index 2065 – Class M	1,578,403	18,564,067
Vanguard Small-Cap Index Fund – Institutional Plus Shares	389,456	98,847,765
Vanguard Mid-Cap Index Fund – Institutional Plus Shares	645,623	177,585,074
Vanguard STAR Fund – Investor Shares	6,835,540	165,146,648
Vanguard Windsor II Fund – Admiral Shares	4,621,812	305,732,877
Winslow Large-Cap Growth Fund - Class C	3,975,157	311,374,046
American Funds® EuroPacific Growth Fund® - Class R6	3,731,770	182,968,667
William Blair Small-Mid Cap Growth CIT - Class II	6,626,762	212,862,854
Fidelity International Index Fund*	1,410,216	58,086,787
Fidelity U.S. Bond Index Fund*	5,797,334	59,016,859
Spartan 500 Index Pool Fund - Class D	2,937,748	513,136,432
Total mutual funds and common/collective trusts		<u>4,225,490,946</u>
Loans to participants at rates ranging from 4.25% to 9.25% maturing at various dates through 2037*		<u>43,755,502</u>
Total Investments		<u><u>\$ 4,269,246,448</u></u>

* Party-in interest to the Plan

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

Enterprise Holdings Retirement Savings Plan
Years Ended December 31, 2022 and 2021
With Report of Independent Auditors

Enterprise Holdings Retirement Savings Plan
Financial Statements and Supplemental Schedule
Years Ended December 31, 2022 and 2021

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Report of Independent Auditors

The Plan Administrator
The Crawford Group

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of Enterprise Holdings Retirement Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor’s Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a

material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Other Matters

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2022, (referred to as the “supplemental schedule”), is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
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Ernst & Young LLP

July 19, 2023

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See accompanying notes to financial statements.

Enterprise Holdings Retirement Savings Plan

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Interest income on notes receivable from participants	2,123,737	2,844,857
Rollovers	<u>8,673,946</u>	<u>7,713,652</u>
Total additions	<u>575,833,107</u>	<u>553,568,793</u>
Deductions from net assets attributed to:		
Benefits paid to participants	315,641,992	417,648,766
Administrative expenses	<u>1,121,618</u>	<u>663,178</u>
Total deductions	<u>316,763,610</u>	<u>418,311,944</u>
Net (depreciation) appreciation of investments	<u>(966,802,016)</u>	<u>616,253,435</u>
Net (decrease) increase in assets	<u>(707,732,519)</u>	<u>751,510,284</u>
Net assets available for benefits		
Beginning of year	<u>5,206,795,819</u>	<u>4,455,285,535</u>
End of year	<u>\$ 4,499,063,300</u>	<u>\$ 5,206,795,819</u>

See accompanying notes to financial statements.

Enterprise Holdings Retirement Savings Plan

Notes to Financial Statements

1. Description of the Plan

The following description of the Enterprise Holdings Retirement Savings Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the plan document and Summary Plan Description for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all eligible employees of The Crawford Group, Inc. (“Crawford” or the “Company”), including its domestic subsidiaries.

The Plan contains a 401(k) component and a profit sharing component. The Plan’s 401(k) assets and profit sharing assets are held by Fidelity Management Trust Company (“Fidelity”), the trustee for the Plan.

The Plan is a defined contribution plan that is subject to certain provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). All employees not covered by any other plan to which the Company contributes are eligible to participate upon meeting the eligibility requirements of the Plan.

401(k) Participation/Contributions

Employees of Crawford and participating U.S. subsidiaries are eligible to participate in the Plan on the first day of the month, following two months of employment, with the exception of employees classified as seasonal or temporary, contract workers and certain other employee classifications. Employees covered by a collective bargaining agreement that allows participation in the Plan are eligible to participate in the 401(k) portion of the Plan after completing six months of service.

The Plan provides for before-tax 401(k) or post-tax Roth contributions. Participants can designate how their contributions are allocated between the before-tax 401(k) or post-tax Roth investment options and corresponding tax treatment of each option. The Plan also allows for rollovers into the Plan from other tax qualified plans or accounts. In addition to salary deferrals and employer matching contributions, there may be an annual profit sharing contribution, if so declared by the Crawford Board of Directors.

Participation by eligible employees is voluntary. The total number of employees eligible to participate in the Plan was 66,210 and 59,568 at December 31, 2022 and 2021, respectively. Participants can contribute from 1% to 100% of their annual pay, including base salary or wages, overtime, bonuses, and commissions, up to the maximum amount set by the Internal Revenue Service (the “IRS”). Participants age 50 or older during the calendar year can make additional catch-up contributions. The current maximum annual catch-up contribution is \$6,500. Investments in the Plan are all participant-directed.

Contributions may be allocated between the available funds in multiples of 1%. Participants may elect to change the allocation of their investments among the various investment options in the Plan. Allocations among investment options must be in increments of no less than 1% and the sum total must equal 100%.

All amounts contributed by employees are fully vested and are nonforfeitable at all times.

Employer Matching Contributions

The Company matches 100% of participants’ contributions to their 401(k) accounts, up to 3% of eligible compensation each pay period, subject to a maximum annual benefit per participant. For those employees covered by a collective bargaining agreement that allows participation in the Plan, the Company matches 50% of the participants’ contributions, after one year of service, up to 4% of eligible compensation each pay period.

Enterprise Holdings Retirement Savings Plan
Notes to Financial Statements

1. Description of the Plan (continued)

Participant Loans

The Plan allows participants to borrow from their accounts an amount not to exceed the lesser of (a) \$50,000; (b) \$50,000 reduced by the highest outstanding loan balance, if any, from the Plan during the one-year period ending on the day before the date on which the new loan was made (the former loan must also be paid off before a new loan can be approved); or (c) 50% of the total value of the participant's eligible account balance. The interest rate charged on these loans reflects current market interest rates and fluctuates based on changes in the prime rate quoted by Reuters plus 1%. Interest rates ranged from 4.25% to 9.25% on loans outstanding at December 31, 2022. The period of repayment can range from 1 to 15 years. Participant loans in default at the end of the calendar quarter following the calendar quarter in which the repayments were discontinued are deemed a distribution to the participant. Loan repayments are made by payroll deductions each pay period. Interest paid on the loan is credited to the participant's account.

Profit Sharing Contributions and Benefits

In addition to the employer 401(k) match, the Company may determine, at its sole discretion, that it will make a contribution to the Plan. Participants are eligible for profit sharing contributions following one year of continuous service and must have at least 1,000 hours of service in their anniversary year, in the plan year in which the first anniversary occurs or in a subsequent plan year. Those participating subject to a collective bargaining agreement are not eligible for profit sharing.

Although past contributions do not guarantee future funding, the Company has historically contributed 5% of its respective pre-tax income or the maximum amounts deductible for federal income tax purposes towards retirement plan contributions. The Company retirement plan contributions are based on fiscal year earnings for its most recent fiscal year ended July 31. After it is determined what percentage of pre-tax profits will be set aside for the retirement plan contribution, 401(k) matching contributions, and certain Plan expenses for that fiscal year are deducted to arrive at the profit sharing contribution for that plan year.

All of the profit sharing fund assets are held by Fidelity and all assets are considered participant directed investments.

Profit sharing contributions are allocated to participant accounts based on participants' eligible compensation to the extent the participant meets minimum service requirements and is employed as of the end of the plan year.

Vesting

Vesting, as it relates to Company 401(k) matching and profit sharing contributions, is based on years of service, with a participant becoming fully vested after six years of service. Those participating subject to a collective bargaining agreement are immediately vested in Company 401(k) matching contributions.

Participants terminating before fully vesting who choose to take a distribution (rather than leaving their balance in the Plan) forfeit the non-vested portion of their accounts. However, if a participant who was partially vested at the time of leaving the Company takes a distribution from the Plan and is rehired within five years, that person is reinstated, and the amount previously forfeited is restored provided the participant restores his/her previously vested balance back into the Plan. Participants terminating before fully vesting who opt to leave their balance in the Plan do not forfeit the non-vested portion of their accounts until a five-year break in service has occurred, at which point the forfeited amounts are allocated to remaining participants. Related to the plan years ended December 31, 2022 and 2021, non-vested balances forfeited and allocated to remaining participants totaled \$22,468,818 and \$27,987,039, respectively.

Profit sharing contributions and forfeited account balances are allocated to eligible participant accounts based only on participants' eligible compensation to the extent the participant meets minimum service requirements and is employed as of the end of the plan year.

1. Description of the Plan (continued)

Vesting (continued)

If a participant's employment relationship with the Company ends due to becoming permanently disabled, death or the participant has reached the age of 65 and it has been five years since becoming eligible for the Plan, the participant is entitled to the full value of his/her account regardless of his/her vesting service. If the vested portion of a participant's account is \$1,000 or less, he/she must take a full distribution from the Plan after terminating employment. If the vested portion of a participant's account is greater than \$1,000, the participant may choose to receive his/her vested balance in a lump-sum payment or leave the balance in the Plan. If a participant chooses to leave his/her vested balance in the Plan, he/she is required by government regulations to begin taking minimum distributions by April 1 of the calendar year following the calendar year in which he/she turns 72.

Plan Termination

Although Crawford has not expressed any intent to do so, it may terminate the Plan at any time, subject to the provisions of the collective bargaining agreements and/or ERISA. In the event of plan termination, participants will be completely vested in their accounts.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are reported on an accrual basis.

Valuation of Investments

The investments of the Plan are reported at fair value. The fair value of the financial instrument is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Mutual funds, exchange-traded funds and common/collective trusts represent investments with various investment managers. Shares held in mutual funds and exchange-traded funds traded on national securities exchanges are valued at the net asset value as of December 31, 2022 and 2021. The value of common/collective trusts are measured at the published net asset value.

The short-term investment fund consists of interest-bearing investments. Such amounts are recorded at cost, plus accrued interest.

Dividend income is recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought then sold, as well as, held for sale during the year.

Purchases and sales of the investments within the Plan are reflected on a trade-date basis.

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus accrued interest. Interest income on notes receivable from participants is recorded as earned. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for credit losses are recorded. If a participant ceases to make loan repayments and the plan administrator determines that the participant loan is a deemed distribution, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

Trustee and investment management fees are paid by the Plan, and some fees are paid by the participant. Other costs of administration of the Plan are paid by Crawford and are not reflected in the financial statements.

2. Summary of Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the amounts reported in the financial statements, supplemental schedule and accompanying notes. Actual results could differ from those estimates.

3. Investments

Certain investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held, notes receivable from participants, net (depreciation) appreciation in fair value of investments, investment income (consisting of interest and dividends), interest income on notes receivable from participants and administrative expenses as of and for the years ended December 31, 2022 and 2021, was obtained or derived from information supplied to the Plan's administrator and certified as complete and accurate by Fidelity.

The Plan's investments at fair value on December 31 were as follows:

<u>Description</u>	<u>2022</u>	<u>2021</u>
Mutual funds and exchange-traded funds	\$ 1,212,331,906	\$ 1,456,412,956
Common/collective trusts	<u>3,013,159,040</u>	<u>3,513,630,414</u>
Investments, at fair value	<u>\$ 4,225,490,946</u>	<u>\$ 4,970,043,370</u>

4. Fair Value Measurements

The Plan Sponsor uses a three-level fair value hierarchy that categorizes assets and liabilities measured at fair value based on the observability of the inputs utilized in the valuation. These levels include: Level 1, inputs are quoted prices in active markets for identical assets or liabilities; Level 2, inputs other than quoted prices included in Level 1 that are directly or indirectly observable through market-corroborated inputs; and Level 3, inputs are unobservable, or observable but cannot be market-corroborated, requiring the Plan Sponsor to make assumptions about pricing by market participants. There were no Level 2 or Level 3 investments in the Plan as of December 31, 2022 and 2021. Transfers between levels, if any, are recorded as of the date the transfer occurred. There were no transfers between levels during 2022 or 2021.

The following tables set forth by level within the fair value hierarchy Plan investment assets and liabilities at fair value. Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

Investment Assets at Fair Value as of December 31, 2022		
	<u>Level 1</u>	<u>Total</u>
Mutual funds and exchange-traded funds	\$ 1,212,331,906	\$ 1,212,331,906
Common/collective trusts	<u>3,013,159,040</u>	<u>3,013,159,040</u>
Total assets at fair value	<u>\$ 4,225,490,946</u>	<u>\$ 4,225,490,946</u>

Enterprise Holdings Retirement Savings Plan
Notes to Financial Statements

4. Fair Value Measurements (continued)

	Investment Assets at Fair Value as of December 31, 2021	
	<u>Level 1</u>	<u>Total</u>
Mutual funds and exchange-traded funds	\$ 1,456,412,956	\$ 1,456,412,956
Common/collective trusts	<u>3,513,630,414</u>	<u>3,513,630,414</u>
Total assets at fair value	<u>\$ 4,970,043,370</u>	<u>\$ 4,970,043,370</u>

5. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

6. Income Taxes

The Plan has received a determination letter from the IRS dated November 3, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the "Code") and therefore, the related trust is exempt from taxation. Subsequent to the receipt of the determination letter, the Plan was amended. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore, believes the Plan, as amended, is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Related-Party and Parties-in-Interest

The Plan engages in investment transactions with funds managed by Fidelity. Fidelity is the trustee of the Plan assets and is the Plan's record-keeper. Therefore, these transactions qualify as party-in-interest transactions.

Fidelity has represented that there were no non-exempt party-in-interest transactions, no obligations or leases in default, and no commitments to purchase or sell investment assets or to repurchase investment assets previously sold during the year ended December 31, 2022, relating to assets maintained by Fidelity.

8. Subsequent Events

In preparing the accompanying financial statements, management has reviewed subsequent events that have occurred after December 31, 2022 through July 15, 2023, the date the financial statements were issued.

In January 2023, assets in the amount of \$1,199,356 were transferred from the Plan for participants employed or formerly employed by TKFC LC into a separate plan known as the STL City 401(k) Plan.

Supplemental Schedule

Enterprise Holdings Retirement Savings Plan

EIN: 43-1233684 PN 001

Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)**December 31, 2022**

	<u>Number of Shares/Units</u>	<u>Current Value</u>
Mutual funds and common/collective trusts		
Fidelity Managed Income Portfolio II – Class 3*	231,398,226	\$ 231,398,226
Prudential Core Plus Bond Fund Unit - Class 6	721,949	119,511,418
William Blair Small Cap Value Fund - Class I	5,950,477	164,947,227
LifePath® Index Retirement Fund – Class M	9,865,118	123,849,648
BlackRock LifePath® Index 2025 – Class M	3,087,806	41,431,249
BlackRock LifePath® Index 2030 – Class M	14,896,158	210,143,074
BlackRock LifePath® Index 2035 – Class M	3,602,060	53,269,787
BlackRock LifePath® Index 2040 – Class M	17,779,031	273,779,292
BlackRock LifePath® Index 2045 – Class M	13,439,347	213,098,321
BlackRock LifePath® Index 2050 – Class M	17,038,024	273,744,824
BlackRock LifePath® Index 2055 – Class M	15,715,502	252,790,133
BlackRock LifePath® Index 2060 – Class M	10,213,447	164,205,671
BlackRock LifePath® Index 2065 – Class M	1,578,403	18,564,067
Vanguard Small-Cap Index Fund – Institutional Plus Shares	389,456	98,847,765
Vanguard Mid-Cap Index Fund – Institutional Plus Shares	645,623	177,585,074
Vanguard STAR Fund – Investor Shares	6,835,540	165,146,648
Vanguard Windsor II Fund – Admiral Shares	4,621,812	305,732,877
Winslow Large-Cap Growth Fund - Class C	3,975,157	311,374,046
American Funds® EuroPacific Growth Fund® - Class R6	3,731,770	182,968,667
William Blair Small-Mid Cap Growth CIT - Class II	6,626,762	212,862,854
Fidelity International Index Fund*	1,410,216	58,086,787
Fidelity U.S. Bond Index Fund*	5,797,334	59,016,859
Spartan 500 Index Pool Fund - Class D	2,937,748	513,136,432
Total mutual funds and common/collective trusts		<u>4,225,490,946</u>
Loans to participants at rates ranging from 4.25% to 9.25% maturing at various dates through 2037*		<u>43,755,502</u>
Total Investments		<u><u>\$ 4,269,246,448</u></u>

* Party-in interest to the Plan