

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 <u>01/01/2022</u> and ending <u>12/31/2022</u>	
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 <u>CSAA INSURANCE GROUP 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>
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) <u>CSAA INSURANCE SERVICES, INC.</u> <u>3055 OAK ROAD</u> <u>WALNUT CREEK, CA 94597</u>		
1c Effective date of plan <u>03/01/1989</u>		
2b Employer Identification Number (EIN) <u>46-4417209</u>		
2c Plan Sponsor's telephone number <u>925-279-2300</u>		
2d Business code (see instructions) <u>524290</u>		

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.	10/10/2023	CHRIS LASSALLE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2023	CHRIS LASSALLE
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022)
v. 220413

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 4655
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) 2988
a(2) Total number of active participants at the end of the plan year		6a(2) 3212
b Retired or separated participants receiving benefits		6b 39
c Other retired or separated participants entitled to future benefits.....		6c 1540
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 4791
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 1
f Total. Add lines 6d and 6e		6f 4792
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 4792
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0
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 2R 2T 3H 2E 2S		
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) ☐ 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 CSAA INSURANCE GROUP 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 CSAA INSURANCE SERVICES, INC.	D Employer Identification Number (EIN) 46-4417209	

Part I	Service Provider Information (see instructions)
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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
PRUDENTIAL RETIREMENT INSURANCE AND
06-1050034

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
37 50	NONE	700	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

PRUDENTIAL INVESTMENT MANAGEMENT SE

13-4122960

(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?
63 71	NONE	635	Yes ☒ No ☐	Yes ☐ No ☒	10183	Yes ☐ No ☒

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

NATIONAL FINANCIAL SERVICES, LLC

04-3523567

(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	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	677	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
(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.	
(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.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan CSAA INSURANCE GROUP 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 CSAA INSURANCE SERVICES, INC.	D Employer Identification Number (EIN) 46-4417209	

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: SHORT-TERM INVESTMENT FUND W		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY N.A.		
c EIN-PN 45-4378115-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27091883
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2020 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-464	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27470744
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2025 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-465	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 63044147
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2030 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-466	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 85482859
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2035 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-467	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 59646160
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2040 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-468	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44724136
a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2045 NL SER W		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY		
c EIN-PN 90-0337987-469	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 40792173

a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2050 NL SER W

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-470	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29670132
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2055 NL SER W

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-471	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13915149
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2060 NL SER W

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-472	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3845393
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET 2065 NL SER W

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 32-6528132-031	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1091392
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a Name of MTIA, CCT, PSA, or 103-12 IE: SS TGT RET INC NL SER W

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-473	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10926708
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a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA S&P 500 IDX NL K

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337993-388	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 100339078
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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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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
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

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>CSAA INSURANCE GROUP 401(K) PLAN</u>		B Three-digit plan number (PN) <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CSAA INSURANCE SERVICES, INC.</u>		D Employer Identification Number (EIN) <u>46-4417209</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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	<u>13753202</u>	<u>14616451</u>
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)	<u>208712</u>	<u>161596</u>
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans.....	1c(8)	<u>8420575</u>	<u>8278718</u>
(9) Value of interest in common/collective trusts.....	1c(9)	<u>590862852</u>	<u>508039955</u>
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	<u>105493800</u>	<u>92271045</u>
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	<u>33198488</u>	<u>23169768</u>

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	751937629	646537533

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	60204	3960
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	60204	3960

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	751877425	646533573
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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) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	32402384	
(B) Participants	2a(1)(B)	29459068	
(C) Others (including rollovers)	2a(1)(C)	3347406	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		65208858
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	387423	
(F) Other	2b(1)(F)	2658	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		390081
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2601605	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2601605
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	96262	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	94585	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		1677
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-30768	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-30768

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-99603104
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-18756552
c Other income	2c		-9164292
d Total income. Add all income amounts in column (b) and enter total	2d		-59352495
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	45650557	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		45650557
f Corrective distributions (see instructions)	2f		17194
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	323606	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		323606
j Total expenses. Add all expense amounts in column (b) and enter total	2j		45991357
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-105343852
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

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: CROWE LLP

(2) EIN: 35-0921680

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		15000000
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?			
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?			
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.)			
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?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			
4n			

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 CSAA INSURANCE GROUP 401(K) PLAN		B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 CSAA INSURANCE SERVICES, INC.		D Employer Identification Number (EIN) 46-4417209
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 0
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): 22-1211670		
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 _____

CSAA Insurance Group 401(k) Plan

Financial Statements

December 31, 2022 and 2021

CSAA Insurance Group 401(k) Plan

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December 31, 2022 and 2021

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Other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended, have been omitted as they are not applicable.

INDEPENDENT AUDITOR'S REPORT

Board of Directors
CSAA Insurance Services, Inc.
Walnut Creek, California

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

We have performed audits of the financial statements of CSAA Insurance Group 401(k) 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 to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's 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 from the date 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 Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule G, Part III – Schedule of Nonexempt Transactions and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, 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 schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are 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 schedules, other than the information in the supplemental schedules 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 schedules 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).

Crowe LLP
Crowe LLP

Oak Brook, Illinois
September 15, 2023

CSAA Insurance Group 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments, at fair value	\$ 623,642,364	\$ 729,763,852
Receivables:		
Notes receivable from participants	8,278,718	8,420,575
Employer contributions	<u>14,616,451</u>	<u>13,753,202</u>
Total receivables	<u>22,895,169</u>	<u>22,173,777</u>
Total assets	<u>646,537,533</u>	<u>751,937,629</u>
Liabilities:		
Accrued expenses	<u>3,960</u>	<u>60,204</u>
Net assets available for benefits	<u><u>\$ 646,533,573</u></u>	<u><u>\$ 751,877,425</u></u>

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	2022	2021
Additions:		
Investment (loss) gain:		
Net (depreciation) appreciation in fair value of investments	\$ (127,553,039)	\$ 101,667,814
Dividends and interest from investments	2,604,263	1,899,066
Total investment (loss) gain	(124,948,776)	103,566,880
Interest income on notes receivable from participants	387,423	409,085
Contributions:		
Participant	29,459,068	27,069,649
Employer	32,402,384	29,635,668
Rollovers	3,347,406	5,100,559
Total contributions	65,208,858	61,805,876
Total (deductions) additions	(59,352,495)	165,781,841
Deductions:		
Distributions to participants	45,667,751	58,167,406
Administrative expenses	323,606	299,763
Total deductions	45,991,357	58,467,169
Net (decrease) increase in net assets available for benefits	(105,343,852)	107,314,672
Net assets available for benefits:		
Beginning of year	751,877,425	644,562,753
End of year	\$ 646,533,573	\$ 751,877,425

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

1. Description of Plan

The following is a brief description of the CSAA Insurance Group 401(k) Plan (the Plan), which is provided for general information purposes only. The Plan is sponsored by CSAA Insurance Services, Inc. (herein referred to as the "Company"). The Company is the sponsor and administrator of the Plan. Participants should refer to the Plan documents for more complete information.

General

The Plan is a defined contribution plan covering full-time and part-time employees of the Company who have been employed for at least three months. There is no minimum age requirement to participate. Participation in the Plan is entirely voluntary; however, employees who have not elected to participate after one year of service will automatically be enrolled unless the employee declines. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan's trustee is Prudential Bank and Trust, FSB (the Trustee). The Company reserves the right to amend or terminate the Plan at any time, subject to the provisions of ERISA.

Plan Changes

Adopted on December 22, 2020 and effective as of January 1, 2021, the Plan was hereby amended and restated in its entirety to (i) establish the profit sharing contribution program, and (ii) make certain other changes. Employees who were hired after January 1, 2021 will be eligible to receive a profit sharing contribution after one-year of service. Employees who were actively employed on January 1, 2021 are not required to complete one-year of service and will be eligible for the profit sharing contribution that is allocated for the plan year ending December 31, 2021. The profit sharing contribution shall be based on the "Pay Credit Rate" as a percentage of compensation that participants attained as of December 31, 2020 under the CSAA Insurance Group Cash Balance Retirement Plan.

Contributions

Participants may elect to contribute to the Plan up to 50% of pretax annual compensation, as defined in the Plan, subject to certain limitations. The Company matches 100% of the first 6% of a participant's contributions. Active employees may rollover to the Plan any pre-tax money from another tax-qualified retirement plan, pre-tax monies from an existing individual retirement account (IRA) if the IRA funds are all from other tax-qualified retirement plans, and lump sum distributions under the CSAA Insurance Group Cash Balance Retirement Plan. Participants direct the investment of their contributions into any of the investment options offered by the Plan or the self-directed investment options. Participants may change their investment options and contribution percentage at any time. Under the profit sharing contribution program, the Company may make contributions to the Plan based on the Pay Credit Rate as determined in accordance with the records under the Cash Balance Plan. The profit sharing contribution will be calculated as of year-end and allocated to accounts by March 31st following the end of the Plan Year. Total profit sharing contributed to the plan was \$13,216,732 and \$12,670,803 for the years ended December 31, 2022 and 2021, respectively.

Participant Accounts

Each participant's account is credited with the participant's contributions and an allocation of the Company's contributions, earnings and administrative expenses that are paid by the Plan and is charged with his or her withdrawals. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit in the plan documents that can be provided from the participant's vested account.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Vesting

Participants are immediately fully vested in their contributions and the Company's matching and profit sharing contributions.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount, partial payments or installment payments for the vested balance in his or her account. Installment payments are made over a period not exceeding the participant's life expectancy or the joint life expectancy of the participant and his or her spouse. Distribution of elective deferrals or employer contribution accounts may only be made prior to termination of service in the event of financial hardship or upon reaching age 59 1/2. For termination of service for other reasons, a participant may receive the vested value in his or her account as a lump sum distribution.

Notes receivable from participants

Participants may borrow from their salary deferral account, after-tax account, rollover account and the vested portion of his or her matching contribution account, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan transactions are treated as a transfer between the investment fund and the participant's loan account balance. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's fund account and bear interest at a rate of 1% over the posted prime rate as of the loan origination date. Principal and interest are paid over the life of the loan through monthly payroll deductions or the electronic loan repayment service offered by the Trustee.

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to March 15, 2023.

Administrative and Investment Management Expenses

The Plan's record keeping and trustee fees are paid by the Plan and are administrative expenses of the Plan. Loan origination fees associated with notes receivable from participants are paid by Plan participants. Investment fees, which vary according to the individual investment funds selected, and certain other administrative expenses are paid out of the assets of the Plan as a reduction of investment return and included in investment gains reported by the Plan. Participants should refer to the prospectus of the individual investment funds for further details on investment fees attributable to the investment fund selected.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America (GAAP).

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions or electronic fund transfers and the notes are collateralized by the participants' account balances.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates and Assumptions

The preparation of the Plan's financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from those estimates.

Risks and Uncertainties

The Plan provides for various investment options. The underlying investments are exposed to various risks, such as interest rate, market, liquidity, and credit risks including risks related to a global pandemic and international conflicts. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

3. Certified Investments and Notes Receivable from Participants

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net (depreciation) appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Bank and Trust, FSB (the trustee of the Plan).

4. Fair Value Measurements

Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

The following descriptions of the valuation methods and assumptions used by the Plan to estimate the fair values of investments apply to investments held directly by the Plan.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Self-Directed Brokerage Accounts (which include common stocks and mutual funds): The fair values of self-directed investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Trusts (CT): Carried at estimated fair value provided by the management of the trust or entity. These investments are valued on the participation owned by the Plan as determined by net asset value (NAV) (or its equivalent). These investments may be withdrawn at any time; however, the Trustee must receive notice 60 days prior to liquidating all or substantially all of the units owned by the plan in the trusts.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Investments measured at fair value on a recurring basis, which are held directly by the Plan, are summarized below:

Fair Value Measurements at December 31, 2022				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 219,702,005	\$ -	\$ -	\$ 219,702,005
Self-directed brokerage accounts	23,331,363	-	-	23,331,363
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	380,608,996
Total investments	\$ 243,033,368	\$ -	\$ -	\$ 623,642,364

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

Fair Value Measurements at December 31, 2021				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 244,773,168	\$ -	\$ -	\$ 244,773,168
Self-directed brokerage accounts	33,407,200	-	-	33,407,200
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	451,583,484
Total investments	\$ 278,180,368	\$ -	\$ -	\$ 729,763,852

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

6. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated April 14, 2017 that the Plan meets the requirements of a qualified plan under Section 401(a) of the Internal Revenue Code (Code) and is exempt from federal income taxes under Section 501(a) of the Code. Although the Plan has been amended since receiving the determination letter, Plan management believes that the Plan is designed and being operated in compliance with the applicable requirements of the Code. Therefore, Plan management believes that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. There are currently no audits for any tax periods in progress.

7. Parties-in-Interest Transactions

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company. The Plan's payment of trustee fees, record keeping fees and investment management fees to the Trustee qualify as parties-in-interest transactions. The Trustee is also the custodian of the self-directed accounts. Notes receivable from participants of \$8,278,718 and \$8,420,575 as of December 31, 2022 and 2021, respectively also reflect party-in-interest transactions.

On January 22, 2021, the Plan entered into a prohibited transaction when Prudential overcharged participant fees by \$1,126. On March 10, 2021 Prudential returned the fees by crediting back the affected participants' accounts. The total interest due of \$4.54 was deposited back into the Plan on July 1, 2022. The transaction was corrected through the Department of Labor's Voluntary Fiduciary Correction Program (VCFP).

8. Subsequent Events

Subsequent events have been evaluated through September 15, 2023, the date the financial statements were available to be issued. Effective January 1, 2023 the Plan was transferred from Empower (formerly Prudential Bank and Trust, FSB) to Principal. Principal is now the recordkeeper and trustee of the Plan.

SUPPLEMENTAL SCHEDULES

CSAA Insurance Group 401(k) Plan

Schedule G, Part III – Schedule of Nonexempt Transactions

Year ended December 31, 2021

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) Identity of party involved	(b) Relationship to plan, employer, or other party in interest	(c) Description of transactions, including maturity date, rate of interest, collateral, and pay or maturity value	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expenses incurred in connection with transaction	(h) Cost of assets	(i) Current value of assets	(j) Net gain or (loss) on each transaction
46-4417209	Same as filer	Overpayment of participant fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,126	\$ 5

See Independent Auditor's Report

CSAA Insurance Group 401(k) Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) (b) Identity of issuer	(c) Description of investment, including maturity date, rate of interest, collateral or maturing value	(d) Cost	(e) Current Value
BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.	SHORT-TERM INVEST FUND W	**	\$ 27,091,883
SSGA FUNDS	SSGA S&P 500 IDX NL K	**	100,339,077
FIDELITY INVESTMENTS	FID ADV DIVS INTL Z	**	25,458,480
DFA INVESTMENT DIMENSIONS GROUP INC.	DFA US SMALL CAP I	**	28,533,777
SSGA FUNDS	SS TGT RET 2020 NL SER W	**	27,470,745
SSGA FUNDS	SS TGT RET 2025 NL SER W	**	63,044,147
SSGA FUNDS	SS TGT RET 2030 NL SER W	**	85,482,859
SSGA FUNDS	SS TGT RET 2035 NL SER W	**	59,646,160
SSGA FUNDS	SS TGT RET 2040 NL SER W	**	44,724,136
SSGA FUNDS	SS TGT RET 2045 NL SER W	**	40,792,173
SSGA FUNDS	SS TGT RET 2050 NL SER W	**	29,670,132
SSGA FUNDS	SS TGT RET 2055 NL SER W	**	13,915,150
SSGA FUNDS	SS TGT RET 2060 NL SER W	**	3,845,393
SSGA FUNDS	SS TGT RET 2065 NL SER W	**	1,091,392
SSGA FUNDS	SS TGT RET INC NL SER W	**	10,926,709
VANGUARD	VANGUARD SHORT TERM IFL	**	14,630,072
BAIRD FUNDS, INC.	BAIRD CORE PL BOND	**	23,648,716
VARIOUS	SELF DIRECTED BROKERAGE	**	23,331,363
			623,642,364
* Notes receivable from participants	Maturing at various dates between 1 to 10 years; interest rates between 4.25% and 7.25%.	**	8,278,718
			\$ 631,921,082

* Indicates party-in-interest to the Plan.

** No cost information is provided since all investments are participant directed.

See Independent Auditor's Report

CSAA Insurance Group 401(k) Plan

Financial Statements

December 31, 2022 and 2021

CSAA Insurance Group 401(k) Plan

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December 31, 2022 and 2021

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Other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended, have been omitted as they are not applicable.

INDEPENDENT AUDITOR'S REPORT

Board of Directors
CSAA Insurance Services, Inc.
Walnut Creek, California

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

We have performed audits of the financial statements of CSAA Insurance Group 401(k) 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 to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's 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 from the date 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 Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule G, Part III – Schedule of Nonexempt Transactions and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, 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 schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are 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 schedules, other than the information in the supplemental schedules 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 schedules 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).

Crowe LLP
Crowe LLP

Oak Brook, Illinois
September 15, 2023

CSAA Insurance Group 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments, at fair value	\$ 623,642,364	\$ 729,763,852
Receivables:		
Notes receivable from participants	8,278,718	8,420,575
Employer contributions	<u>14,616,451</u>	<u>13,753,202</u>
Total receivables	<u>22,895,169</u>	<u>22,173,777</u>
Total assets	<u>646,537,533</u>	<u>751,937,629</u>
Liabilities:		
Accrued expenses	<u>3,960</u>	<u>60,204</u>
Net assets available for benefits	<u><u>\$ 646,533,573</u></u>	<u><u>\$ 751,877,425</u></u>

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	2022	2021
Additions:		
Investment (loss) gain:		
Net (depreciation) appreciation in fair value of investments	\$ (127,553,039)	\$ 101,667,814
Dividends and interest from investments	2,604,263	1,899,066
Total investment (loss) gain	(124,948,776)	103,566,880
Interest income on notes receivable from participants	387,423	409,085
Contributions:		
Participant	29,459,068	27,069,649
Employer	32,402,384	29,635,668
Rollovers	3,347,406	5,100,559
Total contributions	65,208,858	61,805,876
Total (deductions) additions	(59,352,495)	165,781,841
Deductions:		
Distributions to participants	45,667,751	58,167,406
Administrative expenses	323,606	299,763
Total deductions	45,991,357	58,467,169
Net (decrease) increase in net assets available for benefits	(105,343,852)	107,314,672
Net assets available for benefits:		
Beginning of year	751,877,425	644,562,753
End of year	\$ 646,533,573	\$ 751,877,425

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

1. Description of Plan

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Contributions

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Participant Accounts

Each participant's account is credited with the participant's contributions and an allocation of the Company's contributions, earnings and administrative expenses that are paid by the Plan and is charged with his or her withdrawals. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit in the plan documents that can be provided from the participant's vested account.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Vesting

Participants are immediately fully vested in their contributions and the Company's matching and profit sharing contributions.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount, partial payments or installment payments for the vested balance in his or her account. Installment payments are made over a period not exceeding the participant's life expectancy or the joint life expectancy of the participant and his or her spouse. Distribution of elective deferrals or employer contribution accounts may only be made prior to termination of service in the event of financial hardship or upon reaching age 59 1/2. For termination of service for other reasons, a participant may receive the vested value in his or her account as a lump sum distribution.

Notes receivable from participants

Participants may borrow from their salary deferral account, after-tax account, rollover account and the vested portion of his or her matching contribution account, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan transactions are treated as a transfer between the investment fund and the participant's loan account balance. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's fund account and bear interest at a rate of 1% over the posted prime rate as of the loan origination date. Principal and interest are paid over the life of the loan through monthly payroll deductions or the electronic loan repayment service offered by the Trustee.

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to March 15, 2023.

Administrative and Investment Management Expenses

The Plan's record keeping and trustee fees are paid by the Plan and are administrative expenses of the Plan. Loan origination fees associated with notes receivable from participants are paid by Plan participants. Investment fees, which vary according to the individual investment funds selected, and certain other administrative expenses are paid out of the assets of the Plan as a reduction of investment return and included in investment gains reported by the Plan. Participants should refer to the prospectus of the individual investment funds for further details on investment fees attributable to the investment fund selected.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America (GAAP).

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions or electronic fund transfers and the notes are collateralized by the participants' account balances.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates and Assumptions

The preparation of the Plan's financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from those estimates.

Risks and Uncertainties

The Plan provides for various investment options. The underlying investments are exposed to various risks, such as interest rate, market, liquidity, and credit risks including risks related to a global pandemic and international conflicts. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

3. Certified Investments and Notes Receivable from Participants

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net (depreciation) appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Bank and Trust, FSB (the trustee of the Plan).

4. Fair Value Measurements

Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

The following descriptions of the valuation methods and assumptions used by the Plan to estimate the fair values of investments apply to investments held directly by the Plan.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Self-Directed Brokerage Accounts (which include common stocks and mutual funds): The fair values of self-directed investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Trusts (CT): Carried at estimated fair value provided by the management of the trust or entity. These investments are valued on the participation owned by the Plan as determined by net asset value (NAV) (or its equivalent). These investments may be withdrawn at any time; however, the Trustee must receive notice 60 days prior to liquidating all or substantially all of the units owned by the plan in the trusts.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Investments measured at fair value on a recurring basis, which are held directly by the Plan, are summarized below:

Fair Value Measurements at December 31, 2022				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 219,702,005	\$ -	\$ -	\$ 219,702,005
Self-directed brokerage accounts	23,331,363	-	-	23,331,363
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	380,608,996
Total investments	\$ 243,033,368	\$ -	\$ -	\$ 623,642,364

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

Fair Value Measurements at December 31, 2021				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 244,773,168	\$ -	\$ -	\$ 244,773,168
Self-directed brokerage accounts	33,407,200	-	-	33,407,200
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	451,583,484
Total investments	\$ 278,180,368	\$ -	\$ -	\$ 729,763,852

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

6. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated April 14, 2017 that the Plan meets the requirements of a qualified plan under Section 401(a) of the Internal Revenue Code (Code) and is exempt from federal income taxes under Section 501(a) of the Code. Although the Plan has been amended since receiving the determination letter, Plan management believes that the Plan is designed and being operated in compliance with the applicable requirements of the Code. Therefore, Plan management believes that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. There are currently no audits for any tax periods in progress.

7. **Parties-in-Interest Transactions**

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company. The Plan's payment of trustee fees, record keeping fees and investment management fees to the Trustee qualify as parties-in-interest transactions. The Trustee is also the custodian of the self-directed accounts. Notes receivable from participants of \$8,278,718 and \$8,420,575 as of December 31, 2022 and 2021, respectively also reflect party-in-interest transactions.

On January 22, 2021, the Plan entered into a prohibited transaction when Prudential overcharged participant fees by \$1,126. On March 10, 2021 Prudential returned the fees by crediting back the affected participants' accounts. The total interest due of \$4.54 was deposited back into the Plan on July 1, 2022. The transaction was corrected through the Department of Labor's Voluntary Fiduciary Correction Program (VCFP).

8. **Subsequent Events**

Subsequent events have been evaluated through September 15, 2023, the date the financial statements were available to be issued. Effective January 1, 2023 the Plan was transferred from Empower (formerly Prudential Bank and Trust, FSB) to Principal. Principal is now the recordkeeper and trustee of the Plan.

SUPPLEMENTAL SCHEDULES

CSAA Insurance Group 401(k) Plan

Schedule G, Part III – Schedule of Nonexempt Transactions

Year ended December 31, 2021

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) Identity of party involved	(b) Relationship to plan, employer, or other party in interest	(c) Description of transactions, including maturity date, rate of interest, collateral, and pay or maturity value	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expenses incurred in connection with transaction	(h) Cost of assets	(i) Current value of assets	(j) Net gain or (loss) on each transaction
46-4417209	Same as filer	Overpayment of participant fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,126	\$ 5

See Independent Auditor's Report

CSAA Insurance Group 401(k) Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) (b) Identity of issuer	(c) Description of investment, including maturity date, rate of interest, collateral or maturing value	(d) Cost	(e) Current Value
BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.	SHORT-TERM INVEST FUND W	**	\$ 27,091,883
SSGA FUNDS	SSGA S&P 500 IDX NL K	**	100,339,077
FIDELITY INVESTMENTS	FID ADV DIVS INTL Z	**	25,458,480
DFA INVESTMENT DIMENSIONS GROUP INC.	DFA US SMALL CAP I	**	28,533,777
SSGA FUNDS	SS TGT RET 2020 NL SER W	**	27,470,745
SSGA FUNDS	SS TGT RET 2025 NL SER W	**	63,044,147
SSGA FUNDS	SS TGT RET 2030 NL SER W	**	85,482,859
SSGA FUNDS	SS TGT RET 2035 NL SER W	**	59,646,160
SSGA FUNDS	SS TGT RET 2040 NL SER W	**	44,724,136
SSGA FUNDS	SS TGT RET 2045 NL SER W	**	40,792,173
SSGA FUNDS	SS TGT RET 2050 NL SER W	**	29,670,132
SSGA FUNDS	SS TGT RET 2055 NL SER W	**	13,915,150
SSGA FUNDS	SS TGT RET 2060 NL SER W	**	3,845,393
SSGA FUNDS	SS TGT RET 2065 NL SER W	**	1,091,392
SSGA FUNDS	SS TGT RET INC NL SER W	**	10,926,709
VANGUARD	VANGUARD SHORT TERM IFL	**	14,630,072
BAIRD FUNDS, INC.	BAIRD CORE PL BOND	**	23,648,716
VARIOUS	SELF DIRECTED BROKERAGE	**	23,331,363
			623,642,364
* Notes receivable from participants	Maturing at various dates between 1 to 10 years; interest rates between 4.25% and 7.25%.	**	8,278,718
			\$ 631,921,082

* Indicates party-in-interest to the Plan.

** No cost information is provided since all investments are participant directed.

See Independent Auditor's Report

CSAA Insurance Group 401(k) Plan

Financial Statements

December 31, 2022 and 2021

CSAA Insurance Group 401(k) Plan

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December 31, 2022 and 2021

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Other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended, have been omitted as they are not applicable.

INDEPENDENT AUDITOR'S REPORT

Board of Directors
CSAA Insurance Services, Inc.
Walnut Creek, California

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

We have performed audits of the financial statements of CSAA Insurance Group 401(k) 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 to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's 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 from the date 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 Matter – Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule G, Part III – Schedule of Nonexempt Transactions and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 schedules, 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 schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are 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 schedules, other than the information in the supplemental schedules 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 schedules 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).

Crowe LLP
Crowe LLP

Oak Brook, Illinois
September 15, 2023

CSAA Insurance Group 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets:		
Investments, at fair value	\$ 623,642,364	\$ 729,763,852
Receivables:		
Notes receivable from participants	8,278,718	8,420,575
Employer contributions	<u>14,616,451</u>	<u>13,753,202</u>
Total receivables	<u>22,895,169</u>	<u>22,173,777</u>
Total assets	<u>646,537,533</u>	<u>751,937,629</u>
Liabilities:		
Accrued expenses	<u>3,960</u>	<u>60,204</u>
Net assets available for benefits	<u><u>\$ 646,533,573</u></u>	<u><u>\$ 751,877,425</u></u>

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2022 and 2021

	2022	2021
Additions:		
Investment (loss) gain:		
Net (depreciation) appreciation in fair value of investments	\$ (127,553,039)	\$ 101,667,814
Dividends and interest from investments	2,604,263	1,899,066
Total investment (loss) gain	(124,948,776)	103,566,880
Interest income on notes receivable from participants	387,423	409,085
Contributions:		
Participant	29,459,068	27,069,649
Employer	32,402,384	29,635,668
Rollovers	3,347,406	5,100,559
Total contributions	65,208,858	61,805,876
Total (deductions) additions	(59,352,495)	165,781,841
Deductions:		
Distributions to participants	45,667,751	58,167,406
Administrative expenses	323,606	299,763
Total deductions	45,991,357	58,467,169
Net (decrease) increase in net assets available for benefits	(105,343,852)	107,314,672
Net assets available for benefits:		
Beginning of year	751,877,425	644,562,753
End of year	\$ 646,533,573	\$ 751,877,425

The accompanying notes are an integral part of these financial statements.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

1. Description of Plan

The following is a brief description of the CSAA Insurance Group 401(k) Plan (the Plan), which is provided for general information purposes only. The Plan is sponsored by CSAA Insurance Services, Inc. (herein referred to as the "Company"). The Company is the sponsor and administrator of the Plan. Participants should refer to the Plan documents for more complete information.

General

The Plan is a defined contribution plan covering full-time and part-time employees of the Company who have been employed for at least three months. There is no minimum age requirement to participate. Participation in the Plan is entirely voluntary; however, employees who have not elected to participate after one year of service will automatically be enrolled unless the employee declines. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan's trustee is Prudential Bank and Trust, FSB (the Trustee). The Company reserves the right to amend or terminate the Plan at any time, subject to the provisions of ERISA.

Plan Changes

Adopted on December 22, 2020 and effective as of January 1, 2021, the Plan was hereby amended and restated in its entirety to (i) establish the profit sharing contribution program, and (ii) make certain other changes. Employees who were hired after January 1, 2021 will be eligible to receive a profit sharing contribution after one-year of service. Employees who were actively employed on January 1, 2021 are not required to complete one-year of service and will be eligible for the profit sharing contribution that is allocated for the plan year ending December 31, 2021. The profit sharing contribution shall be based on the "Pay Credit Rate" as a percentage of compensation that participants attained as of December 31, 2020 under the CSAA Insurance Group Cash Balance Retirement Plan.

Contributions

Participants may elect to contribute to the Plan up to 50% of pretax annual compensation, as defined in the Plan, subject to certain limitations. The Company matches 100% of the first 6% of a participant's contributions. Active employees may rollover to the Plan any pre-tax money from another tax-qualified retirement plan, pre-tax monies from an existing individual retirement account (IRA) if the IRA funds are all from other tax-qualified retirement plans, and lump sum distributions under the CSAA Insurance Group Cash Balance Retirement Plan. Participants direct the investment of their contributions into any of the investment options offered by the Plan or the self-directed investment options. Participants may change their investment options and contribution percentage at any time. Under the profit sharing contribution program, the Company may make contributions to the Plan based on the Pay Credit Rate as determined in accordance with the records under the Cash Balance Plan. The profit sharing contribution will be calculated as of year-end and allocated to accounts by March 31st following the end of the Plan Year. Total profit sharing contributed to the plan was \$13,216,732 and \$12,670,803 for the years ended December 31, 2022 and 2021, respectively.

Participant Accounts

Each participant's account is credited with the participant's contributions and an allocation of the Company's contributions, earnings and administrative expenses that are paid by the Plan and is charged with his or her withdrawals. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit in the plan documents that can be provided from the participant's vested account.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Vesting

Participants are immediately fully vested in their contributions and the Company's matching and profit sharing contributions.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump-sum amount, partial payments or installment payments for the vested balance in his or her account. Installment payments are made over a period not exceeding the participant's life expectancy or the joint life expectancy of the participant and his or her spouse. Distribution of elective deferrals or employer contribution accounts may only be made prior to termination of service in the event of financial hardship or upon reaching age 59 1/2. For termination of service for other reasons, a participant may receive the vested value in his or her account as a lump sum distribution.

Notes receivable from participants

Participants may borrow from their salary deferral account, after-tax account, rollover account and the vested portion of his or her matching contribution account, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan transactions are treated as a transfer between the investment fund and the participant's loan account balance. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's fund account and bear interest at a rate of 1% over the posted prime rate as of the loan origination date. Principal and interest are paid over the life of the loan through monthly payroll deductions or the electronic loan repayment service offered by the Trustee.

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to March 15, 2023.

Administrative and Investment Management Expenses

The Plan's record keeping and trustee fees are paid by the Plan and are administrative expenses of the Plan. Loan origination fees associated with notes receivable from participants are paid by Plan participants. Investment fees, which vary according to the individual investment funds selected, and certain other administrative expenses are paid out of the assets of the Plan as a reduction of investment return and included in investment gains reported by the Plan. Participants should refer to the prospectus of the individual investment funds for further details on investment fees attributable to the investment fund selected.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America (GAAP).

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions or electronic fund transfers and the notes are collateralized by the participants' account balances.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates and Assumptions

The preparation of the Plan's financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from those estimates.

Risks and Uncertainties

The Plan provides for various investment options. The underlying investments are exposed to various risks, such as interest rate, market, liquidity, and credit risks including risks related to a global pandemic and international conflicts. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

3. Certified Investments and Notes Receivable from Participants

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2022 and 2021, and net (depreciation) appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Prudential Bank and Trust, FSB (the trustee of the Plan).

4. Fair Value Measurements

Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

The following descriptions of the valuation methods and assumptions used by the Plan to estimate the fair values of investments apply to investments held directly by the Plan.

Mutual Funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Self-Directed Brokerage Accounts (which include common stocks and mutual funds): The fair values of self-directed investments are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Collective Trusts (CT): Carried at estimated fair value provided by the management of the trust or entity. These investments are valued on the participation owned by the Plan as determined by net asset value (NAV) (or its equivalent). These investments may be withdrawn at any time; however, the Trustee must receive notice 60 days prior to liquidating all or substantially all of the units owned by the plan in the trusts.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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Notes to Financial Statements

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Investments measured at fair value on a recurring basis, which are held directly by the Plan, are summarized below:

Fair Value Measurements at December 31, 2022				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 219,702,005	\$ -	\$ -	\$ 219,702,005
Self-directed brokerage accounts	23,331,363	-	-	23,331,363
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	380,608,996
Total investments	\$ 243,033,368	\$ -	\$ -	\$ 623,642,364

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

Fair Value Measurements at December 31, 2021				
	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 244,773,168	\$ -	\$ -	\$ 244,773,168
Self-directed brokerage accounts	33,407,200	-	-	33,407,200
Investments, measured at net asset value				
Collective Trusts ^(a)	-	-	-	451,583,484
Total investments	\$ 278,180,368	\$ -	\$ -	\$ 729,763,852

(a) In accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Update (ASU) 2015-07 Fair Value Measurement (Topic 820), certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments at fair value in the Statements of Net Assets Available for Benefits.

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

6. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated April 14, 2017 that the Plan meets the requirements of a qualified plan under Section 401(a) of the Internal Revenue Code (Code) and is exempt from federal income taxes under Section 501(a) of the Code. Although the Plan has been amended since receiving the determination letter, Plan management believes that the Plan is designed and being operated in compliance with the applicable requirements of the Code. Therefore, Plan management believes that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

CSAA Insurance Group 401(k) Plan

Notes to Financial Statements

December 31, 2022 and 2021

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions. There are currently no audits for any tax periods in progress.

7. **Parties-in-Interest Transactions**

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Company. The Plan's payment of trustee fees, record keeping fees and investment management fees to the Trustee qualify as parties-in-interest transactions. The Trustee is also the custodian of the self-directed accounts. Notes receivable from participants of \$8,278,718 and \$8,420,575 as of December 31, 2022 and 2021, respectively also reflect party-in-interest transactions.

On January 22, 2021, the Plan entered into a prohibited transaction when Prudential overcharged participant fees by \$1,126. On March 10, 2021 Prudential returned the fees by crediting back the affected participants' accounts. The total interest due of \$4.54 was deposited back into the Plan on July 1, 2022. The transaction was corrected through the Department of Labor's Voluntary Fiduciary Correction Program (VCFP).

8. **Subsequent Events**

Subsequent events have been evaluated through September 15, 2023, the date the financial statements were available to be issued. Effective January 1, 2023 the Plan was transferred from Empower (formerly Prudential Bank and Trust, FSB) to Principal. Principal is now the recordkeeper and trustee of the Plan.

SUPPLEMENTAL SCHEDULES

CSAA Insurance Group 401(k) Plan

Schedule G, Part III – Schedule of Nonexempt Transactions

Year ended December 31, 2021

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) Identity of party involved	(b) Relationship to plan, employer, or other party in interest	(c) Description of transactions, including maturity date, rate of interest, collateral, and pay or maturity value	(d) Purchase price	(e) Selling price	(f) Lease rental	(g) Expenses incurred in connection with transaction	(h) Cost of assets	(i) Current value of assets	(j) Net gain or (loss) on each transaction
46-4417209	Same as filer	Overpayment of participant fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,126	\$ 5

See Independent Auditor's Report

CSAA Insurance Group 401(k) Plan

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2022

Name of plan sponsor: CSAA Insurance Services, Inc.

Employer identification number: 46-4417209

Three-digit plan number: 002

(a) (b) Identity of issuer	(c) Description of investment, including maturity date, rate of interest, collateral or maturing value	(d) Cost	(e) Current Value
BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.	SHORT-TERM INVEST FUND W	**	\$ 27,091,883
SSGA FUNDS	SSGA S&P 500 IDX NL K	**	100,339,077
FIDELITY INVESTMENTS	FID ADV DIVS INTL Z	**	25,458,480
DFA INVESTMENT DIMENSIONS GROUP INC.	DFA US SMALL CAP I	**	28,533,777
SSGA FUNDS	SS TGT RET 2020 NL SER W	**	27,470,745
SSGA FUNDS	SS TGT RET 2025 NL SER W	**	63,044,147
SSGA FUNDS	SS TGT RET 2030 NL SER W	**	85,482,859
SSGA FUNDS	SS TGT RET 2035 NL SER W	**	59,646,160
SSGA FUNDS	SS TGT RET 2040 NL SER W	**	44,724,136
SSGA FUNDS	SS TGT RET 2045 NL SER W	**	40,792,173
SSGA FUNDS	SS TGT RET 2050 NL SER W	**	29,670,132
SSGA FUNDS	SS TGT RET 2055 NL SER W	**	13,915,150
SSGA FUNDS	SS TGT RET 2060 NL SER W	**	3,845,393
SSGA FUNDS	SS TGT RET 2065 NL SER W	**	1,091,392
SSGA FUNDS	SS TGT RET INC NL SER W	**	10,926,709
VANGUARD	VANGUARD SHORT TERM IFL	**	14,630,072
BAIRD FUNDS, INC.	BAIRD CORE PL BOND	**	23,648,716
VARIOUS	SELF DIRECTED BROKERAGE	**	23,331,363
			623,642,364
* Notes receivable from participants	Maturing at various dates between 1 to 10 years; interest rates between 4.25% and 7.25%.	**	8,278,718
			\$ 631,921,082

* Indicates party-in-interest to the Plan.

** No cost information is provided since all investments are participant directed.

See Independent Auditor's Report