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U-Haul Holding Company Announces the Retirement of Oxford Life Insurance Company President Mark Haydukovich

Reno, Nev. (Jan. 30, 2024) – U-Haul Holding Company (NYSE: UHAL, UHAL.B), the parent company of U-Haul International, Inc., Oxford Life Insurance Company, Repwest Insurance Company and Amerco Real Estate Company, announced today that Mark Haydukovich, President of Oxford Life Insurance Company (Oxford), will retire after a 45-year career. Haydukovich will continue to serve on the Oxford Board of Directors.

Haydukovich joined Oxford in 1978 as an accountant. He went on to hold the titles of Oxford treasurer and senior vice president before being named president in 1997.

"Mark came to work at Oxford shortly after it became part of AMERCO. Within four years, Mark was effectively managing the company," stated Joe Shoen, Chairman of U-Haul Holding Company. "In the beginning, Oxford primarily administered our health plan. Under Mark's leadership, the Company increased its assets nearly 200 times, along the way earning an AM Best rating of 'A' (Excellent). Oxford now has assets of \$2 billion and customers in most of the U.S. Oxford is in solid condition and should prosper under its next leader."

Oxford has experienced steady and successful growth under Haydukovich's leadership. He led the Company as it started selling life insurance and annuity products, which he credits for helping Oxford continue to grow. Over the course of his career, he oversaw the acquisition and successful integration of several life insurance companies that further expanded Oxford's presence.

"We grew Oxford from virtually nothing," Haydukovich stated. "Looking back 45 years later, I think, 'Wow! We did all that?' But it was all done a few steps at a time. Oxford is a great success story thanks to the participation of a lot of team members over many years."

"For almost 30 years as president, Mark has successfully navigated Oxford through every type of challenge an insurance company can face while always looking out for the best interests of policyholders, team members and owners," added Jason Berg, Chief Financial Officer of U-Haul Holding Company. "His discipline and ability to manage risk have placed Oxford on the solid footing it finds itself today."

Haydukovich holds a Bachelor of Science degree in Business Administration from Northern Arizona University and a Master of Business Administration from Arizona State University. During his career, he earned the designations of certified public accountant, certified financial analyst, fellow in the Life Management Institute, chartered life underwriter, and chartered financial consultant. In 2002, Arizona Governor Jane Hull appointed Haydukovich to the Board of Directors of the Arizona Life and Disability Insurance Guaranty Fund. He has been re-appointed several times since then and is the current vice chair.

In 2023, Haydukovich received the prestigious Distinguished Service Award from the American Council of Life Insurers (ACLI) Forum 500. He also served as chair of the ACLI Board of Directors.

About U-Haul Holding Company

U-Haul Holding Company is the parent company of U-Haul International, Inc., Oxford Life Insurance Company, Repwest Insurance Company and Amerco Real Estate Company. U-Haul is in the shared use business and was founded on the fundamental philosophy that the division of use and specialization of ownership is good for both U-Haul customers and the environment.

About Oxford Life Insurance Company

Founded in 1965, Oxford Life and its subsidiaries specialize in providing annuity, life and Medicare supplement products designed to meet the needs of the senior market through independent marketing organizations and general agents.