Contact:

Don Smith Vice President, Chief Marketing Officer Christian Fidelity Life Insurance Company 1-800-308-2318

FOR IMMEDIATE RELEASE

Christian Fidelity Life Insurance Company Expands Medicare Supplement and Final Expense Life Insurance Business into Arizona

PHOENIX, (July 12, 2005) — Christian Fidelity Life Insurance Company, a leader in the sale and administration of senior life and health insurance products, is expanding its Medicare supplement and final expense life insurance business into Arizona.

Christian Fidelity will be offering three Medicare supplement plans in Arizona (Standardized plans A, F and G). Christian Fidelity offers guaranteed renewable Medicare supplement policies that feature electronic claims-paying capability, free prescription drug discount cards, and the freedom for seniors to select the hospital or doctor of their choice with no network restrictions.

The company will be offering its Medicare supplement and final expense life insurance through independent personal producing general agents and brokers.

"We are excited about the opportunities these policies offer to Christian Fidelity Life customers, producers and distributors," said Don C. Smith, CLU, vice president and chief marketing officer of Christian Fidelity Life Insurance Company. "Christian Fidelity has a proven track record of offering quality products that help seniors find solutions to the challenges of rising health care costs and planning for their final needs," Smith noted.

Christian Fidelity Life Insurance Company and its parent company Oxford Life Insurance Company are subsidiaries of AMERCO (NASDAQ: UHAL). Christian Fidelity has been domiciled in Texas as a life insurance company since 1954. The company has 120 employees and operates in 31 states. For agent contracting information, call 800-308-2318 ext. 6567. For product information, call 1-800-527-6797 ext. 5 or log on to www.cflic.com.

###