

Name	Date of Appointment
Kenneth W Rooney	July 2000
Mike I Dugdale	January 2013
Mark Winlow	October 2013
Deborah Rees	September 2015
Bob Head	November 2016
Andy Lothian	July 2017

Directors Information

Mark Winlow Non-Executive Chariman

Mark has 30 years of experience in financial services in Europe, the US, and South Africa including time at Zurich Financial Services where he was managing director of Zurich's UK Personal Lines. Mark is currently non-executive chairman of Lloyd's broker RFIB and Ageas Insurance and is a non-executive at reinsurer, TransRe and life insurer, AIG Life. Until 2012, he was a partner in KPMG where he was the head of General Insurance and has also been a partner at Ernst & Young. Mark has held non-executive positions at insurance broker Endsleigh, claims service company ETWB and industry bodies MIB and MIIC (Motor Insurers' Bureau and Motor Insurers' Information Centre, respectively).

Deborah Frost Chief Executive

Deborah Frost was appointed CEO of Personal Group in February 2019. Deborah was previously a Non-Executive Director of Personal Group and is a Co-Founder and Director of Innecto. She is a reward and performance expert and has led multiple global projects in pay structure, variable pay design, total reward, performance management and reward strategy. Deborah is a Chartered Fellow of the CIPD and has a diverse background in industry and consultancy, working for both Marks and Spencer plc and Nationwide Building Society before joining Towers Perrin in 2000. Deborah co-founded Innecto in 2002 and, having served on the Personal Group Board since 2015, she is well-placed to lead the enlarged Group - Personal Group, Innecto and Let's Connect.

Andy Lothian Managing Director PGB Sales

Andy developed his career in sales with Personal Group Benefits, first as a Group Account Executive followed by Development Manager, Regional Manager and then National Sales Manager. Andy currently manages the insurance growth strategy.

Ken W Rooney Non-executive Deputy Chairman

Ken Rooney held the role of group chief executive between 2003 and 2008 and returned to the role on a temporary basis during 2011. He is currently Deputy Chairman. He joined the group in 1999 and his 40 years' experience in financial services includes running his own company until 1998.

Mike I Dugdale Chief Financial Officer

Mike was appointed to the board on 30 January 2013. He started his career at Ernst & Whinney in 1983 before moving to Arthur Young in 1987. He subsequently spent 8 years with Reebok in the UK and Canada in a variety of roles before being appointed international finance director for the business outside of North America. In 1996 he joined Guardian Royal Exchange Plc as group financial controller and in 2001 joined BUPA for over 8 years initially as group financial controller and subsequently as finance director of BUPA Membership, its UK insurance business. Most recently Mike was finance director of Virgin Care Limited.

Bob Head Non-Executive Director

Bob has Over 30 years experience in the financial services industry in the UK and internationally including Co-founder of egg, first CEO of smile and Director of Prudential's International Division. More recently, interim CFO of South African Airways.

Maria Darby-Walker Non-Executive Director

Maria is a Non-Executive Director, Marketing and Communications Consultant and Executive Coach with a demonstrable record in advising the C-Suites of international global brands on strategy, personal reputation and risk management.