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Tender

## **Anchor Insurance Services**

Anchor Hanover Group

UK4: Tender notice - Procurement Act 2023 - [view information about notice types](#)

Notice identifier: 2025/S 000-066804

Procurement identifier (OCID): ocds-h6vhtk-05650f ([view related notices](#))

Published 20 October 2025, 3:46pm

## **Scope**

### **Description**

A comprehensive and flexible risk and insurance strategy delivered in accordance with the forthcoming Invitation to Tender.

Further clarification will be given at PSQ stage regarding a more accurate breakdown of the estimated spend per lot.

Links to the eProcurement Portal so bidders can access the procurement - <https://www.delta-esourcing.com/respond/QP8XY3U7NZ>

### **Total value (estimated)**

- £50,000,000 excluding VAT
- £60,000,000 including VAT

Above the relevant threshold

## **Contract dates (estimated)**

- 1 July 2026 to 30 June 2029
- Possible extension to 30 June 2031
- 5 years

Description of possible extension:

Initial period of 3 years with two 12 month optional extensions if both parties mutually agree.

## **Options**

The right to additional purchases while the contract is valid.

Flexibility to include alternative and/or additional risk transfer options as and when required.

## **Main procurement category**

Services

## **Contract locations**

- UKC - North East (England)
- UKD - North West (England)
- UKE - Yorkshire and the Humber
- UKF - East Midlands (England)
- UKG - West Midlands (England)

- UKH - East of England
- UKI - London
- UKJ - South East (England)
- UKK - South West (England)

## **Lot constraints**

Description of how multiple lots may be awarded:

The contracting authority reserves the right to award contracts combining the following lots, aspects of lots, or groups of lots: Lots 1-10 will be individually evaluated and multiple awards or non-awards may result. Where the respondee is an insurance Broker, it may choose to place the insurance(s) required within each Lot with different insurers at its discretion, but full details of the risk carrier(s) will be required.

## **Not the same for all lots**

CPV classifications are shown in Lot sections, because they are not the same for all lots.

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## **Lot 1. Insurance and related services for All Property, legal liability and other general (non-life) insurable risks, as required by Anchor Hanover Group**

### **Description**

A programme of General (non-life) insurance and related services for Anchor Hanover Group. The programme will require Insurance and related services for risks that may

include but not be limited to:

property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works, group personal accident, professional indemnity, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Anchor Hanover Group.

### **Lot value (estimated)**

- £47,503,425 excluding VAT
- £57,004,110 including VAT

### **CPV classifications**

- 66510000 - Insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 2. Insurance and related services for Leasehold Property & Business Interruption for Anchor Hanover Group**

### **Description**

A programme of General (non-life) insurance and related services for Anchor Hanover Group relating to Leasehold Property & Business Interruption. The programme will require Insurance and related services for risks that may include but not be limited to:

property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works,

group personal accident, professional indemnity, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Anchor Hanover Group.

### **Lot value (estimated)**

- £0 excluding VAT
- £0 including VAT

### **CPV classifications**

- 66510000 - Insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 3. Insurance and related services associated with Care Homes & Retirement Villages for Anchor Hanover Group**

### **Description**

A programme of General (non-life) insurance and related services for Anchor Hanover Group relating to Care Homes & Retirement Villages. The programme will require Insurance and related services for risks that may include but not be limited to:

property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works, group personal accident, professional indemnity, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Anchor Hanover Group.

### **Lot value (estimated)**

- £0 excluding VAT
- £0 including VAT

### **CPV classifications**

- 66510000 - Insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 4. Insurance and related services associated with All Other Property for Anchor Hanover Group**

### **Description**

A programme of General (non-life) insurance and related services for Anchor Hanover Group. relating to all other property. This includes independent living schemes, rented property, and commercial property (excluding retirement villages). The programme will require Insurance and related services for risks that may include but not be limited to:

property damage and business interruption, employers, public, products and property owners liability, business combined/office, money, all risks, computer, contract works, group personal accident, professional indemnity, fidelity guarantee/crime, employment practices liability. This list is to be decided at the sole discretion of Anchor Hanover Group.

### **Lot value (estimated)**

- £0 excluding VAT
- £0 including VAT

### **CPV classifications**

- 66510000 - Insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 5. Insurance and related services associated with Motor for Anchor Hanover Group**

### **Description**

Insurance and related services associated with Motor Fleet for Anchor Hanover Group. Bidders will be expected to provide cover of items such as but not limited to Motor Legal Expenses, Uninsured Loss Recovery, and OBU Extension.

### **Lot value (estimated)**

- £101,215 excluding VAT
- £121,458 including VAT

### **CPV classifications**

- 66510000 - Insurance services

## **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 6. Insurance and related services associated with Terrorism (Pool Re) for Anchor Hanover Group**

### **Description**

Insurance and related services associated with Terrorism (Pool Re) for Anchor Hanover Group. Bidders will be expected to provide options affiliated with the government-backed Pool Re programme.

### **Lot value (estimated)**

- £1,060,050 excluding VAT
- £1,272,060 including VAT

### **CPV classifications**

- 66510000 - Insurance services

## **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 7. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Anchor Hanover**

## Group

### Description

Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Anchor Hanover Group. Bidders will be expected to provide options not affiliated with the government-backed Pool Re programme.

### Lot value (estimated)

- £0 excluding VAT
- £0 including VAT

### CPV classifications

- 66510000 - Insurance services

### Same for all lots

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 8. Insurance and Related Services Associated with Cyber for Anchor Hanover Group**

### Description

Insurance and related services associated with Cyber for Anchor Hanover Group. Bidders will be expected to provide a robust policy that addresses Anchor Hanover Group's needs.

### **Lot value (estimated)**

- £892,500 excluding VAT
- £1,071,000 including VAT

### **CPV classifications**

- 66000000 - Financial and insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 9. Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group**

### **Description**

Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group. Bidders will be expected provide a programme that robustly addresses the particular needs of Anchor Hanover Group.

### **Lot value (estimated)**

- £442,810 excluding VAT
- £531,372 including VAT

### **CPV classifications**

- 66000000 - Financial and insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

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## **Lot 10. Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group**

### **Description**

Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group. Bidders will be asked to provide innovative solutions to the Contracting Authority as & where they identify the need.

### **Lot value (estimated)**

- £0 excluding VAT
- £0 including VAT

### **CPV classifications**

- 66000000 - Financial and insurance services

### **Same for all lots**

Contract locations, contract dates and options are shown in the Scope section, because they are the same for all lots.

## **Participation**

### **Legal and financial capacity conditions of participation**

**Lot 1. Insurance and related services for All Property, legal liability and other general (non-life) insurable risks, as required by Anchor Hanover Group**

**Lot 2. Insurance and related services for Leasehold Property & Business Interruption for Anchor Hanover Group**

**Lot 3. Insurance and related services associated with Care Homes & Retirement Villages for Anchor Hanover Group**

**Lot 4. Insurance and related services associated with All Other Property for Anchor Hanover Group**

**Lot 5. Insurance and related services associated with Motor for Anchor Hanover Group**

**Lot 6. Insurance and related services associated with Terrorism (Pool Re) for Anchor Hanover Group**

**Lot 7. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Anchor Hanover Group**

**Lot 8. Insurance and Related Services Associated with Cyber for Anchor Hanover Group**

**Lot 9. Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group**

**Lot 10. Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group**

The financial ability to deliver the programme, including insurers with a minimum Rating of 'A' from Standard and Poor, 'A' from A M Best, or an equivalent rating by an independent and reputable credit rating agency and approved by the bidder's market security committee. In the case of any rating less than A-, the Contracting Authority will evaluate and accept the nominated insurer(s) at its sole discretion, subject to disclosure and acceptance prior to the bid deadline of the bidder's market security committee's latest report, including written recommendation from the bidder's market security committee

### **Technical ability conditions of participation**

**Lot 1. Insurance and related services for All Property, legal liability and other general (non-life) insurable risks, as required by Anchor Hanover Group**

**Lot 2. Insurance and related services for Leasehold Property & Business Interruption for Anchor Hanover Group**

**Lot 3. Insurance and related services associated with Care Homes & Retirement Villages for Anchor Hanover Group**

**Lot 4. Insurance and related services associated with All Other Property for Anchor Hanover Group**

**Lot 5. Insurance and related services associated with Motor for Anchor Hanover Group**

**Lot 6. Insurance and related services associated with Terrorism (Pool Re) for Anchor Hanover Group**

**Lot 7. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Anchor Hanover Group**

**Lot 8. Insurance and Related Services Associated with Cyber for Anchor Hanover Group**

**Lot 9. Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group**

**Lot 10. Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group**

Minimum requirements to comply with the regulations of the FCA or other appropriate bodies.

### **Particular suitability**

**Lot 1. Insurance and related services for All Property, legal liability and other general (non-life) insurable risks, as required by Anchor Hanover Group**

**Lot 2. Insurance and related services for Leasehold Property & Business Interruption for Anchor Hanover Group**

**Lot 3. Insurance and related services associated with Care Homes & Retirement Villages for Anchor Hanover Group**

**Lot 4. Insurance and related services associated with All Other Property for Anchor Hanover Group**

**Lot 5. Insurance and related services associated with Motor for Anchor Hanover Group**

**Lot 6. Insurance and related services associated with Terrorism (Pool Re) for Anchor**

## **Hanover Group**

**Lot 7. Insurance and related services associated with Terrorism and/or Political Violence (Non Pool Re) for Anchor Hanover Group**

**Lot 8. Insurance and Related Services Associated with Cyber for Anchor Hanover Group**

**Lot 9. Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group**

**Lot 10. Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group**

- Small and medium-sized enterprises (SME)
- Voluntary, community and social enterprises (VCSE)

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## **Submission**

### **Enquiry deadline**

7 November 2025, 5:00pm

### **Submission type**

Requests to participate

### **Deadline for requests to participate**

14 November 2025, 5:00pm

### **Submission address and any special instructions**

Links to the eProcurement Portal so bidders can access the procurement -

<https://www.delta-esourcing.com/respond/QP8XY3U7NZ>

### **Tenders may be submitted electronically**

Yes

### **Languages that may be used for submission**

English

### **Award decision date (estimated)**

14 May 2026

### **Recurring procurement**

Publication date of next tender notice (estimated): 14 October 2030

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## **Award criteria**

### **Lot 1. Insurance and related services for All Property, legal liability and other general (non-life) insurable risks, as required by Anchor Hanover Group**

<b>Name</b>	<b>Description</b>	<b>Type</b>
Quality	Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Documents	Quality

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Name	Description	Type
Price	Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Documents	Price

### **Weighting description**

Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Documents

**Lot 2. Insurance and related services for Leasehold Property & Business Interruption for Anchor Hanover Group**

**Lot 3. Insurance and related services associated with Care Homes & Retirement Villages for Anchor Hanover Group**

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**Lot 9. Insurance and related services associated with Directors and Officers' Liability for Anchor Hanover Group**

**Lot 10. Insurance and related services associated with Alternative Risk Financing for Anchor Hanover Group**

<b>Name</b>	<b>Description</b>	<b>Type</b>
Quality	Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Document	Quality
Price	Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Document	Price

### **Weighting description**

Full details of the financial and technical evaluation criteria and scoring are included in the PSQ & Invitation to Tender Document

### **Other information**

#### **Conflicts assessment prepared/revised**

Yes

### **Procedure**

#### **Procedure type**

Competitive flexible procedure

#### **Competitive flexible procedure description**

PSQ stage

Stage 1 - ITT

Stage 2 - Bid Presentations (Bidders ITT proposal presentation to Anchor)

Stage 3 - Revised scope/best and final offer

Highest scoring bidder per lot(s) will be awarded the procurement

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## **Documents**

### **Documents to be provided after the tender notice**

Links to the eProcurement Portal so bidders can access the procurement -  
<https://www.delta-esourcing.com/respond/QP8XY3U7NZ>

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## **Contracting authority**

### **Anchor Hanover Group**

- Mutuels Public Register: 7843
- Public Procurement Organisation Number: PYBH-1339-MTCJ

2 Godwin Street

Bradford

BD1 2ST

United Kingdom

Email: [allen.norman@anchor.org.uk](mailto:allen.norman@anchor.org.uk)

Region: UKE41 - Bradford

Organisation type: Public authority - sub-central government

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## Other organisation

These organisations are carrying out the procurement, or part of it, on behalf of the contracting authorities.

### **GIBBS LAIDLER CONSULTING LLP**

Summary of their role in this procurement: Gibbs Laidler are Anchor's Insurance consultants who will be supporting this procurement. We will be using Gibbs Laidler eProcurement portal Delta to run this procurement..

- Companies House: OC322760
- Public Procurement Organisation Number: PGJB-3773-RCMH

1 The Courtyard Salters Heath Business Centre

Sevenoaks

TN13 2BL

United Kingdom

Email: [info@gibbslaidler.co.uk](mailto:info@gibbslaidler.co.uk)

Region: UKJ46 - West Kent

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## **Contact organisation**

Contact GIBBS LAIDLER CONSULTING LLP for any enquiries.