

HISTORIC DESIGNATION STUDY REPORT

I. Name

Historic: Northwestern National Insurance Company

Common: Same

II. Location

Street Address: 526 E. Wisconsin Avenue

Legal Property Description: Tax Key No. 392-0839-000

Plat of Milwaukee in Secs (28-29-33)-7-22 Block 22 E 1/2 Lots (5 & 6)

III. Classification

Building

IV. Owner

Jackson Development Ltd. Partnerships
c/o Van Buren Management Inc.
733 North Van Buren Street
Milwaukee, WI 53202

V. Year Built: 1904-06

Architect: Ferry & Clas

VI. Physical Description

The Northwestern National Insurance Company is located on the northwest corner of East Wisconsin Avenue and North Jackson Street in the central business district. The 60 x 120 structure is sited at the edge of the sidewalk and occupies its entire lot.

It is a rectangular, three-story, Bedford limestone clad, mansard-roofed, Beaux Arts Neo-Classical Style structure built in 1904-06. It has architecturally articulated elevations facing south to East Wisconsin Avenue and east to North Jackson Street. The west side is a blank brick wall and the north side directly abuts a modern office building and is not visible.

The Wisconsin Avenue elevation is the entrance front. It is divided into three bays by paired, fluted, engaged Ionic columns. The easternmost bay, fronted by a pair of bronze lamp standards on limestone pedestals, contains the broken-pedimented main entrance with its elaborately carved stone surround and bronze gates. The other two bays

contain bronze framed windows on the first and second stories separated by a paneled stone spandrel at the second floor level carved with a blank cartouche. The first floor windows are glazed with Baroque style sash divided into multiple lights by glazing bars that form a large oval light at the top of the window. These windows are fronted by ornate French-style bronze railings designed by master iron worker Cyril Colnik. The second story windows are enframed on the top and sides with festoons of carved limestone garlands. They are glazed with bronze tripartite sash surmounted by an integral multi-paned transom.

Above the plain frieze mounted with metal letters spelling-out the company's name is a richly denticulated limestone modillion cornice. Above the cornice, the English tile clad mansard roof is screened by a dense parapet balustrade made of carved limestone, its corners embellished with large, elaborately-carved, garland-draped urns topped with flame finials. The mansard roof, with its elaborately molded metal copings, is pierced by three massive limestone dormers. The larger barrel-roofed central dormer is flanked by a pair of smaller broken-pedimented dormers.

The Jackson Street elevation consists of six bays of windows divided by pairs of engaged Ionic columns. These bays are identical in treatment to the front window bays. The six broken-pedimented limestone dormers in the mansard roof are centered over the window bays. The parapet balustrade and roof treatment mirror that of the Wisconsin Avenue front.

VII. Significance

The Northwestern National Life Insurance Company Building is architecturally significant as one of the city's finest examples of Beaux Arts style commercial architecture. It was designed by the master architects Alfred C. Clas and George Bowman Ferry, who were among the most important architects of their period in Milwaukee. It is historically significant as the long time home of the Northwestern National Life Insurance Company, a nationally-known insurance company founded in 1869.

VIII. Historical Background

Northwestern National was incorporated on February 20, 1869 to protect property owners and lake shippers against financial losses due to fire and marine disasters. The initial incorporators included some of the city's leading businessmen and financiers including Alexander Mitchell, Philip D. Armour, John Plankinton, Sherburne S. Merrill and David Ferguson. The company quickly gained a reputation for developing new types of coverage and operating methods. Soon after it was founded, the company had agents working in Wisconsin, Illinois, Minnesota and Iowa.

During the 1870s and 1880s the firm expanded its operations to both the east and west coasts with agents from Maine to California. In October of 1872 Northwestern National joined the newly-formed National Board of Fire Underwriters which coordinated policy rates, and agents' compensation in addition to trying to resolve the chronic problems of arson and poor fire protection. In 1884 Northwestern National began offering tornado insurance and is today the oldest company writing such a line. Coverage was extended to automobiles in 1917, to earthquakes in 1925 and to inland and ocean marine activities as well as to losses caused by explosions in 1931. In the 1960s the firm began offering Worker's Compensation, life insurance and aviation insurance.

Northwestern National's stability and profitability were almost legendary in the nineteenth and early twentieth centuries. In the aftermath of the Chicago fire of 1871, it was one of only fifty-one companies to settle its insurance claims in full out of the 200 insurance companies that suffered losses. The company also paid its claims in full following Milwaukee's Third Ward Fire in 1892, the famous San Francisco's Earthquake and Fire of 1906 and the epic Minnesota forests fires of 1918. So well run was Northwestern National that the company did not face its first significant decline in profits until the late 1950s and early 1960s. In reaction to growing inflation, Northwestern National changed to a multiple line casualty-oriented company marketing its products through professional insurance agents. The company also grew through the acquisition of other insurance companies. In order to diversify into non-insurance areas, a financial service organization, NN Corporation, was formed in 1968. In 1980 NN Corporation merged with ARMCO Inc. and became one of the latter's largest subsidiaries.

The company's first offices were located at the southwest corner of Broadway and Michigan street in 1869, but then moved in 1878 to the then new Mitchell Building at 207 East Michigan Street. In 1906 Northwestern National moved into the subject structure at 526 East Wisconsin Avenue, which had been designed for it by the firm of Ferry and Clas and ornamented with iron work by Cyril Colnik. A four-story addition designed by Holabird and Root was constructed to the building's rear at 731 North Jackson in 1927. In 1963 a complete remodeling of this addition was undertaken by Grassold and Johnson of Milwaukee. It included the construction of six additional floors. The company and the NN corporation occupied the enlarged complex until 1987 when they sold the property and moved to Brookfield.

IX. Staff Recommendation

Staff recommends that the Northwestern National Insurance Company Building be designated as a City of Milwaukee Historic Structure as a result of its fulfillment of criteria one (1), five (5) and six (6) of the Historic Preservation Ordinance, Section 2-335(2)(e).

M.S.O.E.

M.S.O.E.
LIBRARY

CONST.

ILBOURN

ST.

CATHEDRAL
PARK

MSOE

ST. JOHN'S
CATHEDRAL

36

R

WELLS

150

552

4

730

27

27

28

NORTHWESTERN NATIONAL
INSURANCE COMPANY
526 EAST WISCONSIN AVE.

MASON

MILWAUKEE

JEFFERSON

JACKSON

VAN BURE

E. WISCONSIN AVE.

526

N.

N.

N.

N.

N.



MILWAUKEE, WISCONSIN



X. PRESERVATION GUIDELINES

The following preservation guidelines represent the principal concerns of the Historic Preservation Commission regarding this historic designation. However, the Commission reserves the right to make final decisions based upon particular design submissions. These guidelines shall be applicable only to Northwestern National Insurance Company. Nothing in these guidelines shall be construed to prevent ordinary maintenance or restoration and/or replacement of documented elements.

A. Roofs

Retain the roof shape and dormers. Skylights and solar collector panels may be added to roof surfaces if they are not visible from the street. Avoid making changes to the roof shape which would alter the building height, roof line or pitch. Retain the existing roofing tile and metal trim. If replacement is necessary, duplicate the existing materials as closely as possible.

B. Materials

1. Masonry

- a. Unpainted stone should not be painted or covered. Avoid painting or covering natural stone. This is historically incorrect and could cause irreversible damage if it was decided to remove the paint or coating at a later date.
- b. Repoint defective mortar by duplicating the original in color, style, texture and strength. Avoid using mortar colors and pointing styles which were unavailable or were not used when the building was constructed.
- c. Clean masonry only when necessary to halt deterioration and with the gentlest method possible. Sandblasting limestone surfaces is prohibited. This method of cleaning erodes the surface of the material and accelerates deterioration. Avoid the indiscriminate use of chemical products which could have an adverse reaction with the masonry materials, such as the use of acid on limestone.
- d. Repair or replace deteriorated material with new material that duplicates the old as closely as possible. Avoid using new material which is inappropriate or was unavailable when the building was constructed.

2. Wood/Metal

- a. Retain original material, whenever possible. Avoid removing architectural features that are essential to maintaining the building's character and appearance. Retain the historic patina on old bronze or copper metal trim.

- b. Repair or replace deteriorated material with new material that duplicates the appearance of the old as closely as possible. Avoid covering architectural features with new materials which are inappropriate or were unavailable when the building was constructed.

C. Windows and Doors

1. Retain original window and door openings. Retain the existing configuration of panes, sash, surrounds, sills, doors, and hardware, except as necessary to restore the building to its original condition. Avoid making additional openings or changes in existing fenestration by enlarging or reducing window or door openings to fit new stock window sash or new stock door sizes. Avoid changing the size or configuration of window panes or sash.
2. Respect the building's stylistic period. If the replacement of doors or window sash is necessary, the replacement should duplicate the appearance and design of the original window sash or door. Avoid using inappropriate sash and door replacements. Avoid the filling-in or covering of openings with inappropriate materials such as glass-block or concrete block. Avoid using modern style window units in place of the existing sash or the substitution of units with glazing configurations not appropriate to the style of the building.

D. Trim and Ornamentation

There shall be no changes to the existing trim or ornamentation except as necessary to restore the building to its original condition. Replacement features shall match the original member in scale, design, color and appearance.

E. Additions

The south and east elevations and roof line are integral to the structure's architectural significance. Additions require the approval of the Commission. Approval shall be based upon the addition's design compatibility with the building in terms of height, roof configuration, fenestration, scale, design, color and materials, and the degree to which it visually intrudes upon the principal elevations.

F. Signs/Exterior Lighting

The installation of any permanent exterior sign shall require the approval of the Commission. Approval will be based on the compatibility of the proposed sign with the historic and architectural character of the building.

G. Site Features

New plant materials, fencing and lighting fixtures shall be compatible with the historic architectural character of the building.