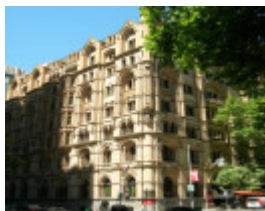


# FORMER NATIONAL MUTUAL LIFE ASSOCIATION BUILDING



FORMER NATIONAL  
MUTUAL LIFE  
ASSOCIATION BUILDING  
SOHE 2008



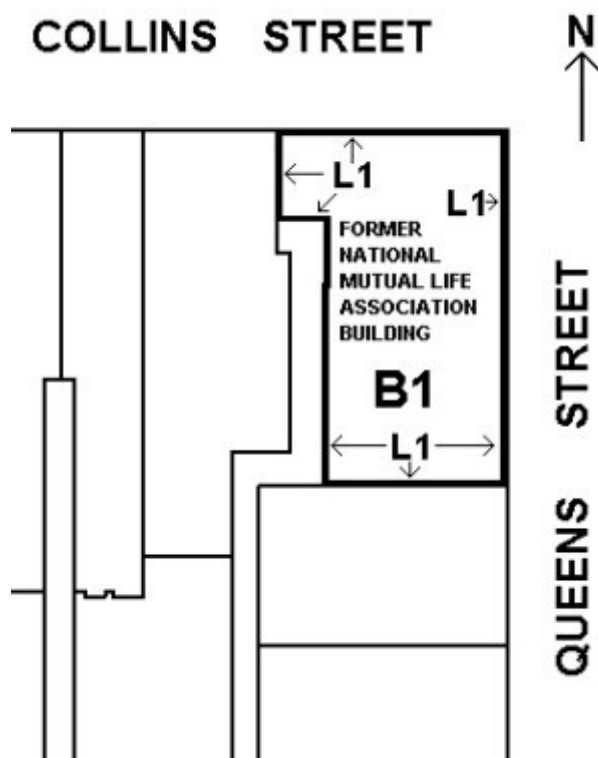
1 nmla building melb corner  
view sw oct99



nmla building melb collins  
street facade sw oct99



nmla building melb external  
view



nmla building plan

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### Location

389-399 COLLINS STREET AND 59-69 QUEEN STREET MELBOURNE, MELBOURNE CITY

### Municipality

MELBOURNE CITY

### Level of significance

Registered

### Victorian Heritage Register (VHR) Number

H0036

### Heritage Overlay Numbers

HO605

### VHR Registration

October 9, 1974

### Amendment to Registration

February 10, 2000

## Heritage Listing

Victorian Heritage Register

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### Statement of Significance

Last updated on - September 10, 2024

#### What is significant?

The National Mutual Life Association was established in 1869 starting anew era in the business of life assurance. The company's first offices were in the Market Buildings on the corner of Collins and Market Streets, Melbourne. In 1881 the company took its first steps towards having a building of its own when a small site on the corner of Collins and Queen Streets was purchased and later the adjacent property with a frontage to Collins Street was also purchased. When the leases of the offices in the new blocks had expired, a competition was held for designs of a proposed new building. Forty-three competition entries were received with the design of architectural firm Wright Reed and Beaver of Adelaide selected. Tenders for the new building were called in August 1890 and Robert Gamlin was selected as the contractor. The foundation stone of the building was laid 28 July 1891 and the building was completed in March 1893. This 1893 building comprises the Collins Street facade and three bays of the Queen Street facade. When an opportunity arose to purchase the property in Queen Street adjacent to the Head Office building it was gladly accepted. The remainder of the building which extends down Queens Street was erected in 1903 and designed in a similar style to the earlier section. The former NMLA building is constructed in the Federation Gothic style with a heavily moulded facade of beige freestone on a brick and concrete structure. The entry foyer has been fitted out with marble details and the main foyer ceiling is an undecorated rib and panel vault. Inside the main chamber, the ceiling is fully ornamented and consists of a plaster beam and panel system on large freestanding Corinthian columns. The office spaces of the 1893 section retain their plaster decoration and timber moulding around openings.

#### How is it significant?

The former National Mutual Life Association Building is of social, historical, aesthetic and architectural importance to the State of Victoria.

#### Why is it significant?

The former National Mutual Life Association Building is of aesthetic and architectural importance as a fine example of a Federation Gothic style building. The exterior facade contains many features distinctive to the style such as exuberant modelling, a turret, parapeted gables and masonry mullions. It has interiors to match, with features such as exotic dados of grey marble, red marble pilasters and columns, and white marble stairs in the foyer. The interior also features an elaborate banking chamber with a fully ornamented ceiling. The former National Mutual Life Association Building is of aesthetic importance as it is located diagonally opposite William Wardell's ES & A Bank, William Pitt's Melbourne Stock Exchange and Melbourne Safe Deposit Building, the building completes this precinct's homage to the mercantile associations that became attached to multi-storey Gothic Revival structures of the late 19th century.

The former National Mutual Life Association Building is of social and historical importance for its association with the establishment of financial institutions in Victoria. The establishment of NMLA in 1869 began a new era in Life Assurance in Victoria, with new policies and benefits not offered before in Australia. The building is of historical importance for its representation of the boom period in Melbourne. It was constructed at the peak of the land boom and opened just before the financial crash of 1893.

## Permit Exemptions

### General Exemptions:

General exemptions apply to all places and objects included in the Victorian Heritage Register (VHR). General exemptions have been designed to allow everyday activities, maintenance and changes to your property, which don't harm its cultural heritage significance, to proceed without the need to obtain approvals under the Heritage Act 2017.

**Places of worship:** In some circumstances, you can alter a place of worship to accommodate religious practices without a permit, but you must **notify** the Executive Director of Heritage Victoria before you start the works or activities at least 20 business days before the works or activities are to commence.

**Subdivision/consolidation:** Permit exemptions exist for some subdivisions and consolidations. If the subdivision or consolidation is in accordance with a planning permit granted under Part 4 of the *Planning and Environment Act 1987* and the application for the planning permit was referred to the Executive Director of Heritage Victoria as a determining referral authority, a permit is not required.

Specific exemptions may also apply to your registered place or object. If applicable, these are listed below. Specific exemptions are tailored to the conservation and management needs of an individual registered place or object and set out works and activities that are exempt from the requirements of a permit. Specific exemptions prevail if they conflict with general exemptions.

Find out more about heritage permit exemptions [here](#).

### Specific Exemptions:

#### General Conditions:

1. All exempted alterations are to be planned and carried out in a manner which prevents damage to the fabric of the registered place or object.
2. Should it become apparent during further inspection or the carrying out of alterations that original or previously hidden or inaccessible details of the place or object are revealed which relate to the significance of the place or object, then the exemption covering such alteration shall cease and the Executive Director shall be notified as soon as possible.
3. If there is a conservation policy and plan approved by the Executive Director, all works shall be in accordance with it.
4. Nothing in this declaration prevents the Executive Director from amending or rescinding all or any of the permit exemptions.

Nothing in this declaration exempts owners or their agents from the responsibility to seek relevant planning or building permits from the responsible authority where applicable.

#### Exterior:

- \* Minor repairs and maintenance which replace like with like.
- \* Removal of any extraneous items such as air conditioners, pipe work, ducting, wiring, antennae, aerials etc, and making good.
- \* Installation or repair of damp-proofing by either injection method or grouted pocket method.

#### Interior

- \* Minor repairs and maintenance that replace like with like.
- \* Painting of previously painted walls and ceilings provided that preparation or painting does not remove evidence of the original paint or other decorative scheme.
- \* Removal of paint from originally unpainted or oiled joinery, doors, architraves, skirtings and decorative strapping.
- \* Installation, removal or replacement of carpets and/or flexible floor coverings.
- \* Installation, removal or replacement of curtain track, rods, blinds and other window dressings.
- \* Installation, removal or replacement of hooks, nails and other devices for the hanging of mirrors, paintings and

other wall mounted artworks.

\* Refurbishment of bathrooms, toilets including removal, installation or replacement of sanitary fixtures and associated piping, mirrors, wall and floor coverings.

\* Installation, removal or replacement of kitchen benches and fixtures including sinks, stoves, ovens, refrigerators, dishwashers etc and associated plumbing and wiring.

\* Installation, removal or replacement of ducted, hydronic or concealed radiant type heating provided that the installation does not damage existing skirtings and architraves and provided that the location of the heating unit is concealed from view.

\* Installation, removal or replacement of electrical wiring provided that all new wiring is fully concealed and any original light switches, pull cords, push buttons or power outlets are retained in-situ. Note: if wiring original to the place was carried in timber conduits then the conduits should remain in-situ.

\* Installation, removal or replacement of bulk insulation in the roof space.

\* Installation, removal or replacement of smoke detectors.

Construction dates	1891,
Architect/Designer	Wright Reed & Beaver,
Heritage Act Categories	Registered place,
Other Names	GOODE HOUSE, BNZ HOUSE,
Hermes Number	735
Property Number	

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## History

### Contextual History:

The National Insurance Company of Australasia Limited was a public company established in Melbourne in 1868 with power to engage in life, fire and general insurance. It was only a few months old and was operating solely in fire and general fields when it engaged the services of John Montgomery Templeton to be its accountant (L. Robison 1969 p.6).

Evolving from this initial company, the National Mutual Life Association was formed in 1869 starting a new era in the business of life assurance. The aim of this company was to conduct a life assurance office, which would grant policies with benefits not hitherto allowed by the established offices in Great Britain and other places overseas, nor for that matter, by the offices already operating in Australia (L. Robison 1969 p.7).

The company's first offices were in the Market Buildings on the corner of Collins and Market Streets.

### History of Place:

In 1881 the National Mutual Life Association took its first steps towards having a building of its own when a small site on the corner of Collins and Queen Streets was purchased. Later, the adjacent property with a frontage to Collins Street became available. The purchases of these two properties were subject to leases which had some years to run and so it was not possible for any rebuilding to be contemplated immediately (L. Robison 1969 p.41).

When Templeton joined the Board, Head Office staff had increased to 20 officers and despite having leased more space in Market Buildings, accommodation was a problem. The leases of the offices in the new blocks had by this time expired and it was decided to hold a competition for designs of the proposed new building. The stipulations included, amongst many others, that the building was to be of Gothic design, that it must be of 7 storeys and of height "not less than that of the building across the road", that there was to be a handsome vestibule which was to be in the middle of the Collins Street frontage and which was to be not less than 12 feet wide and finally there must be no entrance doors at the corner or in Queen Street. It is believed Templeton largely influenced these stipulations (L. Robison 1969 p.41).

Six months later 43 entries had been received. These were reduced to seven and these seven were handed to

the advising architects with the request that they advise whether each completely fulfilled the conditions of the competition. When they were assured that the conditions had been faithfully followed, the Directors themselves selected the design of Wright, Reed and Beaver of Adelaide for the first prize and T I Crouch of Melbourne was awarded second prize. The Directors, however were still divided on the wisdom of building at that juncture and all further action was deferred for six months (L. Robison 1969 p.41).

Tenders were called in August 1890, and the material in the existing buildings was sold for removal for the sum of £230 (L. Robison 1969 p.41).

When tenders closed, sixteen had been received with prices ranging from £79 949 down to £65 997. The lowest was accepted not only because it was the lowest but also because it came from Robert Gamlin, one of Melbourne's leading builders of the day. The foundation stone, on the corner, was laid on 28 July 1891. Beneath the stone a leaden casket containing copies of that day's newspapers, a prospectus and reports of the Association, a copy of the Banking and Insurance Record, specimens of the coinage of the day ranging from one sovereign to one half-penny, together with drawings of the building (L. Robison 1969 p.43).

The scaffolding was removed in December 1892 and one paper reported "The building stands forth in all its beauty-it is one of the finest architectural specimens in the City of Melbourne". Gross extravagance growled another (L. Robison 1969 p.43).

The building was completed and was joyously received by the association on 8th March, 1893. The staff moved into the new offices on 5 April-but the excitement of the new building fell completely flat because on that very same day Australia was stunned by the news of the closure of that giant, the Commercial Bank of Australia, the first of the large conservative and trusted Associated Banks to be in trouble (L. Robison 1969 p.43).

In Melbourne with the increase in the Association's activities, office accommodation in Head Office was fast becoming inadequate and when an opportunity arose to purchase the property in Queen Street adjacent to the Head Office building it was gladly accepted. In due course the old buildings were razed and a new one, designed to merge into the front building was built with such excellent result that it was almost impossible to detect where the two joined. The new main office, especially the magnificent ceiling was an achievement of note and the combined buildings undoubtedly formed one of Melbourne's showpieces. The new building was opened in 1903 (L. Robison 1969 p.67).

Associated People:

## **Assessment Against Criteria**

### **Criterion A**

The historical importance, association with or relationship to Victoria's history of the place or object.

The former National Mutual Life Association Building is of social and historical importance for its association with the establishment of financial institutions in Victoria. Its establishment in 1869 began a new era in Life Insurance in Victoria, offering new policies and benefits not offered before in Australia. The building is of historical importance for its representation of the boom period in Melbourne. It was constructed at the peak of the boom and opened just before the financial crash of 1893.

### **Criterion B**

The importance of a place or object in demonstrating rarity or uniqueness.

### **Criterion C**

The place or object's potential to educate, illustrate or provide further scientific investigation in relation to Victoria's cultural heritage.

### **Criterion D**

The importance of a place or object in exhibiting the principal characteristics or the representative nature of a place or object as part of a class or type of places or objects.

The former National Mutual Life Association Building is of aesthetic importance as it is located diagonally opposite William Wardell's ES & A Bank, William Pitt's Melbourne Stock Exchange and Melbourne Safe Deposit Building, the building completes this precinct's homage to the mercantile associations that became attached to multi-storey Gothic Revival structures of the late 19th century.

The NMLA Building is representative of a Federation Gothic style building and demonstrates many of the styles distinct characteristics.

#### Criterion E

The importance of the place or object in exhibiting good design or aesthetic characteristics and/or in exhibiting a richness, diversity or unusual integration of features.

The former National Mutual Life Association Building is of aesthetic and architectural importance as a fine example of a Federation Gothic style building. The exterior facade contains many features distinctive to the style such as exuberant modelling, a turret, parapeted gables and masonry mullions. It has interiors to match, with exotic dados of grey marble, red marble pilasters and columns, and white marble stairs. The interior also features an elaborate banking chamber.

#### Criterion F

The importance of the place or object in demonstrating or being associated with scientific or technical innovations or achievements.

#### Criterion G

The importance of the place or object in demonstrating social or cultural associations.

#### Criterion H

Any other matter which the Council considers relevant to the determination of cultural heritage significance

## Extent of Registration

### NOTICE OF REGISTRATION

As Executive Director for the purpose of the Heritage Act, I give notice under section 46 that the Victorian Heritage Register is amended in that the Heritage Register Number 36 in the category described as a Heritage Place is now described as:

Former National Mutual Life Association Building, 389-399 Collins Street and 56-69 Queen Street, Melbourne, Melbourne City Council.

#### EXTENT:

1. All the building known as the Former National Mutual Life Association Building marked B1 on Diagram 36 held by the Executive Director.
2. All the land marked L1 on Diagram 36 held by the Executive Director, being the land described in Certificate of Title Vol. 6085 Fol. 972.

Dated: 3 February 2000.

RAY TONKIN  
Executive Director

[*Victoria Government Gazette* G 6 10 February 2000 p.222-223]

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*This place/object may be included in the Victorian Heritage Register pursuant to the Heritage Act 2017. Check the Victorian Heritage Database, selecting 'Heritage Victoria' as the place source.*

*For further details about Heritage Overlay places, contact the relevant local council or go to Planning Schemes Online <http://planningschemes.dpcd.vic.gov.au/>*