

**BETTER HERITAGE INFORMATION
SUMMARY OF STATE HERITAGE PLACE**

**Former National Mutual Life Association Office
Building**



**The Former National Mutual Life Association Office Building, King William Street elevation,
February 1982.**

Source: DEW Files

ENTRY IN THE REGISTER

Description or notes with respect to a place entered in the South Australian Heritage Register in accordance with either the *South Australian Heritage Act 1978* or the *Heritage Places Act 1993*.

The South Australian Heritage Council may correct errors or inaccuracies in the Entry in the Register in accordance with s21 of the *Heritage Places Act 1993*.

NAME: Former National Mutual Life Association Office Building **PLACE NO.:** 11634

ADDRESS: 91 King William Street, Adelaide
CT 5930/610 F109050 AL14, CT 6117/617 F109050 AL14
Hundred of Adelaide

CONFIRMED IN THE SOUTH AUSTRALIAN HERITAGE REGISTER:

8 November 1984

COMMENTARY ON THE LISTING

Additional information provided as a part of the content of the South Australian Heritage Register in accordance with s14(6) of the *Heritage Places Act 1993* 'hold information in association with the Register'.

KNOWN National Mutual Life Association Office Building

AS:

ADDRESS: Karna Country

STATEMENT OF HERITAGE SIGNIFICANCE

The Former National Mutual Life Association Office Building demonstrates the development of South Australia's economy in the nineteenth century through the growing importance of insurance companies. The Melbourne-established National Mutual Life Association of Australasia Limited, which opened a South Australian branch in 1878, built its second headquarters, the Former National Mutual Life Association Office Building, in 1898. Its scale, elaborate decoration, and prominent location in Adelaide's central business district reflect the growing importance of insurance companies in the South Australian economy at the turn of the twentieth century. Designed by South Australian architects Edward Davies and Edward John Woods, the Former National Mutual Life Association Office Building is also an outstanding example of Victorian free classical architecture, articulating many key attributes of the style including a symmetrical façade, a colonnade and an arcade, and a decorative parapet featuring aedicules. The Former National Mutual Life Association Office Building, in particular its deeply modelled façade, also demonstrates a high degree of aesthetic accomplishment.

INDICATIVE CRITERIA (under section 16 of the *Heritage Places Act 1993*)

(a) it demonstrates important aspects of the evolution or pattern of the State's history

The Former National Mutual Life Association Office Building demonstrates the development of South Australia's economy during the nineteenth century through the growth of insurance companies. The National Mutual Life Association of Australasia Limited was established in Melbourne in 1869. The Association opened a South Australian branch in 1878 and the building standing King William Street represents its second and more substantial South Australian premises, commissioned from architects Edward Davies and Edward John Woods,

constructed in 1898. The scale and elaborate decoration of the Former National Mutual Life Association Office Building, and its prominent location on King William Street in Adelaide's central business district, thus reflects the growing importance of insurance companies in the South Australian economy at the turn of the twentieth century.

(e) it demonstrates a high degree of creative, aesthetic or technical accomplishment or is an outstanding representative of particular construction techniques or design characteristics

Designed by South Australian architects Edward Davies and Edward John Woods and completed in 1898, the Former National Mutual Life Association Office Building is an outstanding South Australian example of Victorian free classical architecture. The Former National Mutual Life Association Office Building articulates many key attributes of the style, including:

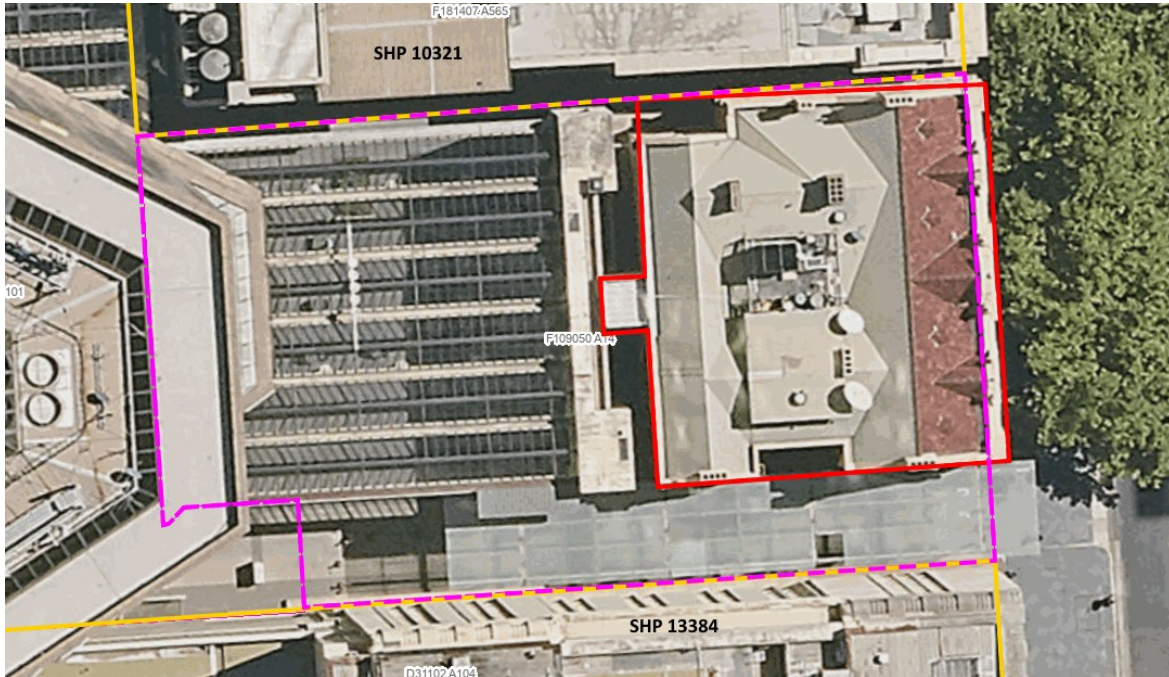
- a symmetrical façade,
- façade bays symbolising trabeated construction,
- conventional classical orders of architecture,
- piers treated as pilasters,
- a colonnade and an arcade,
- pedimented features derived from a classical temple front,
- non-semicircular arches,
- and a decorative parapet featuring aedicules.

The scale and elaborate decoration of the Former National Mutual Life Association Office Building, and in particular its arcaded and deeply modelled façade, which creates a strong contrast between light and shade, also demonstrates a high degree of aesthetic accomplishment.

SITE PLAN

Former National Mutual Life Association Office Building
89 – 91 King William Street, Adelaide

PLACE NO.: 11634



Former National Mutual Life Association Office Building, 91 King William Street, Adelaide; CT 5930/610 F109050 AL14, CT 6117/617 F109050 AL14, Hundred of Adelaide.*

*Red outline is indicative of elements of significance, noting imperfect alignment of aerial imagery with parcel cadastre.

Elements of Significance:

Elements of heritage significance include:

- Former National Mutual Life Association Office Building,
- Original fixtures and fittings,
- Wunderlich pressed zinc ceilings.

N ↑

LEGEND

- Parcel boundaries (Indicates extent of Listing)
- Bank - State Bank of South Australia SHP 13384, Former Bank of Adelaide Head Office SHP 10321
- Outline of Elements of Significance for State Heritage Place

PHYSICAL DESCRIPTION

The Former National Mutual Life Association Office Building is a brick and stone office building comprising three above-ground stories and a basement.

External features include:

- rusticated 'red' Murray Bridge granite plinth,
- white Murray Bridge freestone façade, rendered, with stucco enrichment to second and third stories,
- pediment over main door,
- marble steps up to entry and granite steps down to basement from footpath,
- cast iron balustrades to basement stairs,
- stone balustrades to first and second-storey balconies,
- colonnade with pilasters to ground floor,
- moulded string courses,
- arcade to second storey,
- double gable roof,
- tiled roof to eastern side of front gable with dormer vents,
- two chimneys to each gable end,
- shallow light wells to northern and southern sides.

Interior features include:

- timber skirtings and architraves,
- timber staircase,
- timber and glass directory board with sheet copper details in foyer,
- plaster decoration to foyer ceiling,
- Wunderlich pressed zinc ceilings to all floors,
- steel windowframe glazed with dimpled glass.

Elements of Significance:

Elements of heritage significance include:

- Former National Mutual Life Association Office Building,
- King William Street facades,
- Northern and southern elevations,
- Tiled roof,
- Original fixtures and fittings,
- Timber skirtings, architraves and staircases,
- Wunderlich pressed zinc ceilings.

Elements not considered to contribute to significance of place include:

- Post-1984 alterations and additions.

HISTORY OF THE PLACE

BHI Summary of State Heritage Place: 11634

Confirmed in the South Australian Heritage Register on 8 November 1984

Draft BHI SSHP for Consultation 18 June 2026 to 18 September 2026

Insurance Companies in South Australia

British insurers attempted to set up agencies in Sydney and Hobart as early as 1830, however, economic conditions to sustain insurers did not emerge until the establishment of profitable mining in Australia from the early 1840s. Meanwhile, British settlers to Australia brought with them a culture of associations and societies that facilitated collective saving towards costs associated with funerals and hazards such as fire. Domestic mutual life insurers emerged out of these early saving societies.¹

Within a few years of the establishment of the Province of South Australia there were calls by members of the public for the establishment of a local insurance company.² In December 1838, a prospectus for a joint stock insurance company was advertised in the *South Australian Register*, calling for investors to purchase 3000 shares at £50 per share.³ By May 1840, a third of the required sum had been subscribed and the South Australian Insurance Company began operating on 1 June 1840.⁴ The first report of the Directors, delivered at the first annual general meeting held in July 1841, noted the sale of marine, fire and life assurance policies.⁵

From these small beginnings, the South Australian Insurance Company was joined by overseas companies as well as the establishment of further local companies.⁶ By 1864, there were 23 insurance companies listed in the Sands & McDougall South Australian Directory. By 1900, 74 insurance companies were listed in the Directory and in 1916, when the last separate insurance section was published, 81 companies were listed.⁷

The National Mutual Life Association Office Building

The National Mutual Life Association of Australasia (the Association) was established in Melbourne in August 1869.⁸ The Association opened a branch office in Adelaide in 1878 and built its first premises in Victoria Square (Facade of Former Harbors Board Building, SHP 10896), designed by Adelaide architects Cumming and Davies, in 1883-1884.⁹

In 1898, the Association commissioned a new King William Street Adelaide office building, designed by Adelaide architects Edwards Davies and Edward John Woods in transitory partnership.¹⁰ Larger than the previous premises, essentially designed in classical style but with architectural detailing that draws on many sources, the building comprised three above-ground stories and a basement. The façade, rising to a height of 70 feet,¹¹ featured deep balconies, considered at the time to be a 'novelty' for a South Australian building. The façade's basement and ground floors were built from red granite, with floors above in white freestone. Both kinds of stone were quarried near Murray Bridge.¹² Elsewhere, the structure was predominantly brick.



Architect's rendering of the proposed National Mutual Life Association Office Building.

Source: 'National Mutual Life Association,' in *Chronicle* 9 April 1898 p. 19

Inside, the building housed the Association offices at the western ends of the ground, first and second floors, with a main entrance hall, and a 'spacious' public office measuring 40 by 37 feet. As well as the Association offices, the building housed 8 offices to let on the ground floor and 16 each on first and second floors. A larger strongroom was also located on the ground floor.¹³

The basement housed 9 offices, a dedicated office for the Association's clerks measuring 21 by 18 feet, another strongroom, and bicycle racks 'to accommodate a very large number of machines.'¹⁴ The basement offices were designed to be directly accessible from the street via two flights of red granite steps. The top floor also housed a caretaker's residence.¹⁵ A blackwood staircase and a Johns & Waygood lift linked all floors and the basement.¹⁶ The National Mutual Life Association Office Building was the first in South Australia to feature Wunderlich pressed zinc cornices and decoration on internal ceilings.¹⁷

Excavation for construction of the National Mutual Life Association Office Building, 1898.

BHI Summary of State Heritage Place: 11634

8 of 17

Confirmed in the South Australian Heritage Register on 8 November 1984

Draft BHI SSHP for Consultation 18 June 2026 to 18 September 2026

Source: SLSA PRG 631/2/432

The tender for construction of the new National Mutual Life Association Office Building was won by notable Adelaide builder William Rogers. When Rogers died a fortnight into the contract,¹⁸ construction was completed by his building firm. The scaffolding deployed during the build was considered to have been 'the largest and most expensive' ever used in Adelaide and featured an elevated travelling crane mounted on railway lines.¹⁹ The new National Mutual Life Association office building was completed by mid-January 1900, at a cost of £18,217.²⁰



The recently-completed National Mutual Life Association Office Building, 1901.

Source: SLSA PRG 631/2/106

After the opening of the new offices, the Association's old building in Victoria Square was leased as office space. Subsequently in May 1914, it was acquired freehold by the Government of South Australia to accommodate the South Australian Harbours Board.²¹

In 1962, the Association built a new, modern office building on the north-eastern corner of King William and Grenfell Streets, Adelaide. Subsequently in 1964, part or all of the 1898 National Mutual Life Association Office Building was leased to the Bank of

Adelaide, with internal alterations undertaken by McMichael & Harris, architects. Later in 1968, the building was acquired outright by the neighbouring Bank of Adelaide. The Association commissioned another new purpose-built office building on King William Road, Unley during 1972.²² Wall tiling in the ground floor foyer was removed some time after June 1982.

The rear portion of the National Mutual Life Association Office Building was demolished to make way for construction of the State Bank Building in 1986-1987.

Aboriginal Cultural Considerations

The *Heritage Places Act 1993* makes provision for the identification, recording and conservation of places and objects of non-Aboriginal heritage significance. The protection and preservation of Aboriginal heritage is provided for under the *Aboriginal Heritage Act 1988*. Contact the Aboriginal Heritage Unit for listings.

CHRONOLOGY

Year	Event
c.1830	British insurance companies attempt to set up agencies in Sydney and Hobart.
1840s	The emergence of mining in South Australia creates economic conditions able to sustain insurers.
1838	December: a prospectus for a joint stock insurance company known as the South Australian Insurance Company is advertised in the <i>South Australian Register</i> .
1840	1 June: the South Australian Insurance Company begins operating.
1864	23 insurance companies are listed in the Sands & McDougall South Australian Directory.
1869	The National Mutual Life Association of Australasia (the Association) is established in Melbourne.
1878	The Association establishes an Adelaide office.
1883/4	The Association builds premises in Victoria Square (Facade of Former Harbors Board Building, SHP 10896).
1898	The Association commissions a new King William Street Adelaide office building, designed by Adelaide architects Edwards Davies and Edward John Woods in transitory partnership.
1899	The National Mutual Life Association of Australasia Office Building is completed.
1900	74 insurance companies are listed in the Sands & McDougall South Australian Directory.

Mid-January: the National Mutual Life Association Office Building is completed.

- 1914 May: the old National Mutual Life Association office building (SHP 10896) on Victoria Square is acquired by the Government of South Australia to house the South Australian Harbours Board.
- 1916 81 insurance companies are listed in the Sands & McDougall South Australian Directory.
- 1962 The Association builds a new office building on the north-eastern corner of King William and Grenfell Streets.
- c.1964 The Bank of Adelaide leases part or all of the National Mutual Life Association Office Building from the Association, with alterations undertaken by McMichael & Harris architects.**
- 1968 The National Mutual Life Association Office Building is acquired by the neighbouring Bank of Adelaide.**
- 1972 The Association commissions a new purpose-built office building on King William Road at Unley.
- 1984 8 November, the National Mutual Association Office Building is confirmed in the South Australian Heritage Register as National Mutual Building – Former.**
- 1986/7 The rear portion of the National Mutual Life Association Building is demolished to make way for construction of the State Bank Building.**
- 1999 April, DA/253/99 Remove existing sign and replace.
- 2019 April, DA/124/19 Signage at basement.
November, DA/203/18 Refurbishment of existing ground floor lobby.
- 2020 DA/415/20 Change of use to museum and internal fit out at level 2.

BIBLIOGRAPHY

Books and Chapters

Elfrida and Rolf Jensen, *Colonial Architecture in South Australia* (1980) Adelaide SA: Rigby
National Mutual Life Association of Australasia, *A Century of Life: the story of the first one hundred years of the National Mutual Life* (1969) Melbourne VIC: The Association

Pamphlets

Swiss Re Corporate History, *A History of Insurance in Australia and New Zealand* (2013/2017)
Swiss Reinsurance Company Ltd, Australia Branch

Reports and Theses

Dash Architects, '89 King William Street, Adelaide: Summary Heritage Package, 9 February 2023'

Newspapers and Periodicals

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- 'To the Editor of the South Australian' in *Southern Australian* 19 December 1839
- 'Prospectus of a Joint Stock Insurance Company' in *South Australian Register* 28 December 1839 p. 1 <http://nla.gov.au/nla.news-article27441078>
- 'South Australian Insurance Company' in *Southern Australian* 12 May 1840 p. 3
- 'First Annual General Meeting of the South Australian Fire, Life and Marine Insurance Company' in *Southern Australian* 20 July 1841 p. 3
- 'National Mutual Life Association.' in *South Australian Advertiser* 24 May 1884 p. 6 <http://nla.gov.au/nla.news-article35960717>
- 'Building Improvements in King William-Street.' in *South Australian Register* 14 February 1898 p. 7 <http://nla.gov.au/nla.news-article54519540>
- 'A New City Building.' in *Express and Telegraph* 11 March 1898 p. 2 <http://nla.gov.au/nla.news-article209132678>
- 'Death of Mr. Wm. Rogers.' in *Advertiser* 26 March 1898 p. 3 <http://nla.gov.au/nla.news-article35109382>
- 'National Mutual Life Association.' in *Advertiser* 4 April 1898 p. 7 <http://nla.gov.au/nla.news-article29401586>
- 'A Monster Scaffolding.' in *Advertiser* 1 July 1898 p. 4 <http://nla.gov.au/nla.news-article29410793>
- 'Home for Harbours Board. National Mutual Buildings Purchase.' in *Observer* 9 May 1914 p. 37 <http://nla.gov.au/nla.news-article163128646>
- 'National Mutual Life Association' in *Labor Call* (Melbourne) 17 January 1935 p. 11 <http://nla.gov.au/nla.news-article249969411>

Web

- Harbors Board Building Move, SA, Engineering Heritage Australia <https://heritage.engineersaustralia.org.au/wiki/Place:Harbors Board building move>
- BRG 161 Series List, National Mutual Life Association of Australia Ltd, State Library of South Australia [BRG161_NationalMutualLifeAssociation_serieslist](#)

SITE DETAILS

Former National Mutual Life Association Office Building
91 King William Street, Adelaide

PLACE NO.: 11634

FORMER NAME:	National Mutual Life Association Office Building		
DESCRIPTION OF PLACE:	Brick and stone office building comprising three above-ground stories and a basement		
HISTORIC THEME/S	4. Building Settlements, Towns and Cities 4.7 Marking significant phases in development of SA's settlements, towns and cities (including key town planning initiatives and architectural styles) 5. Developing South Australia's economies 5.1 Developing South Australia's economy		
DATE OF CONSTRUCTION:	1898 – 1899		
REGISTER STATUS:	Nominated 14 June 1982 Provisionally entered 3 November 1983 Confirmed 8 November 1984		
CURRENT USE:	Office space c.1964 - present		
PREVIOUS USE(S):	National Mutual Life Association Office Building 1899 – c.1964		
ARCHITECT:	Edward Davies and Edward John Woods, 1898 – 1899 McMichael and Harris, alterations 1964		
BUILDER:	William Rogers, 1898		
LOCAL GOVERNMENT AREA:	Adelaide City Council		
LOCATION:	Address:	91 King William Street Adelaide 5000	
LAND DESCRIPTION:	Title	CT 5930/610	F109050 AL14,
	Reference:	CT 6117/617 F109050 AL14	
	Hundred:	Adelaide	

PHOTOS

Former National Mutual Life Association Office Building
89 – 91 King William Street, Adelaide

PLACE NO.: 11634

All images in this section are from DEW Files unless otherwise indicated.



Ground floor foyer interior, June 1982, note files now removed.

Former National Mutual Life Association Office Building
89 – 91 King William Street, Adelaide

PLACE NO.: 11634



**Foyer looking towards King William Street,
February 2026.**



**Foyer looking towards Westpac House,
February 2026.**



Western exit doors, February 2026.



Foyer elevator, February 2026.

REVISIONS

Date	Changes

¹ Swiss Re Corporate History, *A History of Insurance in Australia and New Zealand* (2013/2017) Swiss Reinsurance Company Ltd, Australia Branch p. 5

² 'To the Editor of the South Australian' in *Southern Australian* 19 December 1839 p. 4

³ 'Prospectus of a Joint Stock Insurance Company' in *South Australian Register* 28 December 1839 p. 1 <http://nla.gov.au/nla.news-article27441078>

⁴ 'South Australian Insurance Company' in *Southern Australian* 12 May 1840 p. 3

⁵ 'First Annual General Meeting of the South Australian Fire, Life and Marine Insurance Company' in *Southern Australian* 20 July 1841 p. 3

⁶ Elfrida and Rolf Jensen, *Colonial Architecture in South Australia* (1980) Adelaide SA: Rigby p. 61

⁷ Sands & McDougal, *Sands & McDougall's South Australian Directory*, various years available online through the State Library of South Australia.

⁸ 'National Mutual Life Association' in *Labor Call* (Melbourne) 17 January 1935 p. 11 <http://nla.gov.au/nla.news-article249969411>; National Mutual Life Association of Australasia, *A Century of Life: the story of the first one hundred years of the National Mutual Life* (1969) Melbourne VIC: The Association

⁹ 'National Mutual Life Association.' in *South Australian Advertiser* 24 May 1884 p. 6 <http://nla.gov.au/nla.news-article35960717>

¹⁰ 'A New City Building.' in *Express and Telegraph* 11 March 1898 p. 2 <http://nla.gov.au/nla.news-article209132678>

¹¹ 'National Mutual Life Association.' in *Advertiser* 4 April 1898 p. 7 <http://nla.gov.au/nla.news-article29401586>

¹² 'A New City Building.' in *Express and Telegraph* 11 March 1898 p. 2 <http://nla.gov.au/nla.news-article209132678>

¹³ 'National Mutual Life Association.' in *Advertiser* 4 April 1898 p. 7 <http://nla.gov.au/nla.news-article29401586>

¹⁴ 'National Mutual Life Association.' in *Advertiser* 4 April 1898 p. 7 <http://nla.gov.au/nla.news-article29401586>

¹⁵ 'Building Improvements in King William-Street.' in *South Australian Register* 14 February 1898 p. 7 <http://nla.gov.au/nla.news-article54519540>

¹⁶ 'National Mutual Life Association.' in *Advertiser* 4 April 1898 p. 7 <http://nla.gov.au/nla.news-article29401586>

¹⁷ 'A New City Building.' in *Express and Telegraph* 11 March 1898 p. 2 <http://nla.gov.au/nla.news-article209132678>

¹⁸ 'Death of Mr. Wm. Rogers.' in *Advertiser* 26 March 1898 p. 3 <http://nla.gov.au/nla.news-article35109382>

¹⁹ 'A Monster Scaffolding.' in *Advertiser* 1 July 1898 p. 4 <http://nla.gov.au/nla.news-article29410793>

²⁰ 'A New City Building.' in *Express and Telegraph* 11 March 1898 p. 2 <http://nla.gov.au/nla.news-article209132678>

²¹ 'Home for Harbours Board. National Mutual Buildings Purchase.' in *Observer* 9 May 1914 p. 37 <http://nla.gov.au/nla.news-article163128646>; in 1979, the façade of this building was moved 34 metres north to allow the construction of the State Government Insurance Corporation (SGIC) building; Harbors Board Building Move, SA, Engineering Heritage Australia https://heritage.engineersaustralia.org.au/wiki/Place:Harbors_Board_building_move

²² BRG 161 Series List, National Mutual Life Association of Australia Ltd, State Library of South Australia [BRG161_NationalMuturalLifeAssociation_serieslist](#)