The former State Insurance Building

143-149 Lambton Quay



The former State Insurance Building (Photo: *Charles Collins, 2015*)

Summary of heritage significance

- The State Insurance Building is one of the finest, and earliest, Modernist commercial buildings in Wellington. It is notable for the unusual 'wavy' profile of its façade, for the high quality of its materials, design and workmanship, and for its fine interior spaces.
- The State Insurance Building is associated with the State Insurance Company, for which it was built. Originally established in 1903 by Richard Seddon's Liberal government, the State Insurance Company provided insurance for generations of New Zealanders. It helped see the country through such national disasters as the Hawkes Bay Earthquake (1931) and the Wahine Storm (1968). It is now occupied by Te Puni Kōkiri (The Ministry of Maori Affairs).
- The building is a local landmark for the exemplary way in which it occupies a problematic, but prominent, corner site. It is one of a pair of fine heritage buildings that flank the Lambton Quay entrance to Stout Street.

District Plan:	Map 17, reference 181 (Heritage Order)		
Legal Description:	Lot 1 DP 85058		
Heritage Area:	Stout Street Heritage Area		
HPT Listed:	Category 1 reference 231 Heritage Order Government Centre Historic Area (HZHPT)		
Archaeological Site:	Central City NZAA R27/270		
Other Names:	Te Puni Kōkiri House (current, from 1998) State Fire Insurance Building		
Key physical dates:	1940-1942:Construction1998-1999:3-storey rooftop extension		
Architect / Builder:	Gummer and Ford / Fletcher Construction		
Former uses:	Office building/offices		
Current uses:	Commercial: Office building/offices		
Earthquake Prone Status:	Not Earthquake Prone (SR 161427)		

Extent: Cityview GIS 2013



1.0 Outline History

1.1 History

At the beginning of the 20th century the Liberal Government was determined to weaken the monopoly of private financial institutions which were largely controlled by overseas interests. In 1903 it established the State Insurance office which opened for business two years later on 4 January 1905 in premises on the corner of Grey and Featherston Streets.

Business flourished. In 1919 State Insurance moved to a new building designed by the architectural firm Hoggard, Prouse and Gummer, on the corner of Lambton Quay and Waring Taylor Street. As State Insurance continued to grow, larger premises were needed. In 1937 an adjacent site, on the corner of Lambton Quay and Stout Street (which was occupied by the Arcadia Hotel) was purchased. Two years later the hotel was demolished to make way for State's new building. The original architects (now Gummer and Ford) also designed this building.¹ Fletcher Construction completed the large eight storey structure in less than two years. At the time the enormous Departmental Building on a neighbouring site was also under construction. World War II had an obvious effect on the local construction industry, and few significant or grand buildings were built in this era - the Departmental and State Insurance Building are notable exceptions to this general rule.

The State Insurance Building is one of the finest, and earliest, Modernist commercial buildings in Wellington, and is one of several high-quality buildings designed by Gummer and Ford. The building is a "natural successor" to the 'Dingwall Building' designed for a prestigious site on Auckland's Queen Street by the same architects. It owes much of its success to a "collaboration between Gummer and Ford's older, more historicist-inclined founding partners and its more recently appointed younger architects."² This collaboration was due in part to Gummer's awareness of the "shift towards modern architectural expression..." tempered with his concern that modernism would "deprive architecture of its character and distinction." This critique of Modernism allowed Gummer and Ford to create a new building style that was more than a slavish copy of an overseas exemplar. The State Insurance Building is a particularly well-resolved example of this design philosophy.

In 1968 the first State Insurance building (1919) was found to be an earthquake hazard and was eventually replaced by a high rise tower, completed in 1979, and the adjoining 1942 building was destined for a similar fate. Plans build a tower-podium scheme on this site were put on hold both because of the 1987 share-market crash and the ensuing recession. By this time there was a growing public awareness of the significance of the State Insurance building, especially of its unique undulating or 'corrugated' street faces led the NZ Historic Places Trust to place a protection notice on the building. The building is now protected by a Heritage Order.³

In 1990 State Insurance was sold to Norwich Union, ending nearly 90 years of state involvement in this industry. The new owners preserved Gummer and Ford's modernist icon but added a three-storey roof-top addition designed by Athfield Architects. The 1997-1998 addition, once described as a 'zephyr grill'⁴ and a post-modern radiator⁵, attracted a considerable amount of criticism. Significant refurbishment of the interior was also undertaken at this point. Following

¹ A. Manning, 'Cover Story - The History of the State Insurance Office 1905-1980', (Wellington: State Insurance, 1980)

² Bruce Petry in Julia Gatley, Long Live the Modern: New Zealand's new architecture 1904 – 1984.(Auckland: Auckland University Press, 2008) 35

³ J. Wilson, in "State Insurance, Wellington", Historic Places in New Zealand, 1989, No. 26, p 7. Also see research notes from the 2001 Non-Residential Heritage Inventory file 1041-06-LAM143 for collected newspaper reports of the dispute.

⁴ Julia Gatley, Athfield Architects (Auckland: Auckland University Press, 2012), p 239

⁵ 'State Insurance Building', accessed June 2013 at http://dayout.co.nz/attractions/attraction.aspx?attractionId=510

the project's completion, Te Puni Kōkiri (The Ministry of Maori Affairs) became the building's occupants, and renamed the building Te Puni Kōkiri House. The building has since undergone two further interior refurbishments, with little of the Athfield internal fit-out now remaining.⁶

The installation of a (controversial) sculpture outside the building's front doors in 1998 has added to the building's cultural value. 'Ruamoko', by Ralph Hotere and Mary McFarlane, used columns and brass lettering from the demolition of the original State Fire Insurance Building to evoke the aftermath of an earthquake (Rumoko is the Maori god of earthquakes and volcanoes).⁷ The sculpture is fitting for a Wellington sculpture located outside the former state insurance provider.

The State Insurance Building's most dominant heritage values lie in its architectural and historical significance.



State Insurance and the Departmental Building in 1942, soon after both buildings were completed. (Go18o38 1/1, ATL)

1.2 Timeline of modifications

(see Archives NZ for original plans – not accessed)

1.3 Ownership history

1937-1990	State Insurance Company
1990-Unknown	Norwich Union
Unknown	Lakers International Limited
Current	Argosy Property No.1 Ltd

⁶ Julia Gatley, *Athfield Architects* (Auckland: Auckland University Press, 2012), p 239 7 '7. Ruamoko', Wellington Sculptures, accessed June 2013 at http://www.sculptures.org.nz/tours/lambton/ruaumoko

1.4 Occupation history

(not fully assessed) 1942-1990s State Insurance 1998-Current Te Puni Kōkiri

1.5 Architect

The partnership of Gummer and Ford was established in 1923, and became one of national importance. William Henry Gummer (1884-1966) was articled to W.A. Holman, an Auckland architect, and was elected as an Associate of the Royal Institute of British Architects in 1910. In the period 1908-1913 he travelled in the United Kingdom, Europe and the United States. During this time he worked for Sir Edwin Lutyens, leading English architect of the time, and for Daniel Burnham in Chicago. Burnham was a major American architect and one of the founders of the influential Chicago School of Architecture. Gummer joined the firm of Hoggard and Prouse of Auckland and Wellington in 1913. In 1914 he was elected a Fellow of the New Zealand Institute of Architects, was president of the Institute from 1933-34 and was later elected a life member.

Charles Reginald Ford (1880-1972) was born in England and served in the Royal Navy. He was later with Captain Scott's 1901-1904 expedition to Antarctica. He trained as an architect working in Wanganui as an engineer. In 1926 he wrote the first treatise on earthquake and building construction in the English language. Ford was president of the New Zealand Institute of Architects from 1921-22. Buildings designed by the partnership include the State Insurance Building Wellington, (1940) the Dilworth Building (1926), the Guardian Trust Building and the Domain Wintergardens (1921 and 1928), all in Auckland, and the Dominion Museum (1936) in Wellington.

Gummer and Ford were awarded Gold Medals from the New Zealand Institute of Architects for the designs of Auckland Railway Station and Remuera Library. Gummer was one of the most outstanding architects working in New Zealand in the first half of this century and was responsible for the stylistically and structurally advanced Tauroa (1916), Craggy Range (1919), Arden (1926), and Te Mata (1935) homesteads at Havelock North.

2.0 Physical description

2.1 Architecture

The State Insurance building forms a very interesting contrast with the opposite Public Trust building (WCC 17/180). One of the few new buildings constructed in the city during World War II, it was designed by prominent architects Gummer and Ford and is as interesting for its original state-of-the-art engineering design and technical fit-out as it is for its distinctive architecture and fine materials. Originally eight stories high with an underground car-park (the first in Wellington), the building is supported on a reinforced concrete frame, and was originally fitted out with technically sophisticated lighting, mechanical ventilation and fire protection systems and high-speed elevators.⁸

An important early New Zealand modernist building, its most distinctive architectural feature is the unique corrugated façade which wraps the building very elegantly around the corner site. This architectural device gives the building a lively appearance in the street and emphasises its very carefully controlled composition. The elevations are articulated around the street corner by the flat façade at the entrance which is set across the angle of the corner and which rises to the top of the building interrupted only by a balcony at the eighth floor. The entrance is marked by a double height portal worked in to the base material of the building and a tall pair of columns surmounted by rampant bronze lions. The flanking façades are corrugated on either side of the entrance, back to a plain wall panel at each far corner. The windows follow the corrugations with curved frames and glass. Simple and spare detailing emphasises the building's clean lines which are further enhanced by the fine materials used – Coromandel Tonalite on the ground floor, with quartz sand plaster render above and bronze doors and windows.

Some important original features survive on the interior, including the Te Wharo marble (with relief sculpture) in the entry foyer and the main stair lined with marble and glass blocks and a handrail of bronze, glass and walnut, as well as parts of the general manager's office on the sixth floor which retain original timber panelling, joinery and hardware.

A large and somewhat incongruous three storey rooftop addition, designed by Athfield Architects, was constructed in 1998 by the new building owners, Norwich Union, to capitalise on the relatively valuable airspace above the building.

2.2 Materials

- Reinforced concrete frame
- Coromandel Tonalite exterior ground floor)
- Quartz sand plaster exterior above ground floor
- Bronze doors and windows
- Pink marble (from Te Waro Whangarei) foyer lining
- Marble and glass blocks main stairwell lining
- Bronze, glass, and walnut handrail

2.3 Setting

The State Insurance Building is an unusual, but inventive and ultimately successful 'masterclass' on the use of prominent, but problematic, obtuse angled corner site. A unique feature is the corrugations that 'ripple' away from the chamfered main entrance façade. It shares the function as part of the Lambton Quay 'gate-way' to Stout Street with its similarly fine, albeit

⁸ Repeats Michael Kelly et al, 'Stout Street Heritage Area' WCC unpublished report for DPC 48, 2006

stylistically mismatched, neighbour – the Edwardian Baroque Public Trust building (1908 - WCC 17/180). Both buildings are of particularly high heritage value, are NZHPT Category I, and are protected by Heritage Orders. It is flanked to the northeast on Stout Street by the fine Moderne-style Departmental Building (1940 - WCC ref 17/23) by the Government Architect, and to the South on Lambton Quay by a c.1980s podium and tower development.

The wider context is the Stout Street Heritage Area, which includes all three of the heritage buildings listed above. The area is entirely sited on land reclaimed by the government from Lambton Harbour in the 1870s.⁹ Other important buildings located within this area are the Supreme Court building (built 1879), and two significant private buildings – the Missions to Seamen (1903) and Wellesley Club (1925) – which have played notable social roles in the area.

The Stout Street Heritage Area is notable as a group of high-quality civic and private (noncommercial) buildings. This diverse group were built in a range of different architectural styles, but share a similar scale, history, and patterns of use, and are distinguished by the high quality of their design, workmanship and materials.

Sources

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⁹ Wellington City Council, 'Stout Street Heritage Area', Heritage Section 32 Reports (unpublished), 2006.

Criteria for assessing cultural heritage significance

Cultural heritage values

Aesthetic Value:

Architectural: Does the item have architectural or artistic value for characteristics that may include its design, style, era, form, scale, materials, colour, texture, patina of age, quality of space, craftsmanship, smells, and sounds?

The State Insurance Building is one of the finest, and earliest, Modernist commercial buildings in Wellington. It is notable for the unusual 'wavy' profile of its façade, for the high quality of its materials, design and workmanship, and for the fine interior spaces.

Townscape: Does the item have townscape value for the part it plays in defining a space or street; providing visual interest; its role as a landmark; or the contribution it makes to the character and sense of place of Wellington?

The building is a local landmark for the exemplary way in which it occupies a problematic, but prominent, corner site. It is one of a pair of fine heritage buildings that flank the Lambton Quay entrance to Stout Street.

Group: Is the item part of a group of buildings, structures, or sites that taken together have coherence because of their age, history, style, scale, materials, or use?

The building has group value for its contribution to the Stout Street Heritage Area.

Historic Value:

Association: Is the item associated with an important person, group, or organisation?

The State Insurance Building is associated with the State Insurance Company, for which it was built. Originally established in 1903 by Richard Seddon's Liberal government, the State Insurance Company provided insurance for generations of New Zealanders. It helped see the country through such national disasters as the Hawkes Bay Earthquake (1931) and the Wahine Storm (1968). It is now occupied by Te Puni Kōkiri (The Ministry of Maori Affairs).

Association: Is the item associated with an important historic event, theme, pattern, phase, or activity?

Scientific Value:

Archaeological: Does the item have archaeological value for its ability to provide scientific information about past human activity?

The building is located in the Central City archaeological site reference NZAA R27/270. Pre 1900 reclamation

Educational: Does the item have educational value for what it can demonstrate about aspects of the past?

Technological: Does the item have technological value for its innovative or important construction methods or use of materials?

'State-of-the-art' for its time, the building was remarkable for its architectural, structural and services design, and because of this it has high technical interest. In addition, the building was one of Wellington's first to have an underground carpark.

Social Value:

Public esteem: Is the item held in high public esteem?

The building is held in high public esteem. This can be ascertained from the public campaign to 'save' the building when it was threatened by demolition and its subsequent protection by a Heritage Order.

Symbolic, commemorative, traditional, spiritual: Does the item have

symbolic, commemorative, traditional, spiritual or other cultural value for the community who has used and continues to use it?

Identity/Sense of place/Continuity:

Is the item a focus of community, regional, or national identity? Does the item contribute to sense of place or continuity?

The building's historical links with, and proximity to, Government contributes to a sense of identity and place.

Sentiment/Connection: Is the item a focus of community sentiment and connection?

The State Insurance Building is a focus of sentiment for the architectural community, and this can be seen from its inclusion in a number of books on the history of architecture in New Zealand.

Level of cultural heritage significance

Rare: Is the item rare, unique, unusual, seminal, influential, or outstanding?

Representative: Is the item a good example of the class it represents?

Authentic: Does the item have authenticity or integrity because it retains significant fabric from the time of its construction or from later periods when important additions or modifications were carried out?

The building retains very good levels of authenticity. The exterior is original, with the exception of the three storey addition in 1998-1999, and while the interior has had extensive renovations, the entrance foyer and stairwells retain much of the original fabric.

Local/Regional/National/International

Is the item important for any of the above characteristics at a local, regional, national, or international level?

The building is important at a national level.

3.0 Appendix

Research checklist (desktop)

Source	Y/N	Comments
1995 Heritage Inventory	Y	
2001 Non-Residential heritage Inventory	Y	
WCC Records – building file	Y	
WCC Records – grant files (earthquake strengthening, enhancement of heritage values)	N	
Research notes from 2001 Non-Residential heritage Inventory	Y	
Plan change?	Ν	
Heritage Area Report	Y	
Heritage Area Spreadsheet	N	
Heritage items folder (electronic)	Y	
HPT website	Y	
HPT files	Y	
Conservation Plan	N	
Searched Heritage Library (CAB 2)	Y	