

COMMENT ON NATIONAL REGISTER NOMINATION

ADDRESS: 4601 MARKET STREET, PROVIDENT MUTUAL INSURANCE BUILDING

OVERVIEW: The Pennsylvania Historical & Museum Commission (PHMC) has requested comments from the Philadelphia Historical Commission on the National Register nomination of 4601 Market Street, historically known as the Provident Mutual Insurance Building. PHMC is charged with implementing federal historic preservation regulations in the Commonwealth of Pennsylvania, including overseeing the National Register of Historic Places in the state. PHMC reviews all such nominations before forwarding them to the National Park Service for action. As part of the process, PHMC must solicit comments on every National Register nomination from the appropriate local government. The Philadelphia Historical Commission speaks on behalf of the City of Philadelphia in historic preservation matters including the review of National Register nominations. Under federal regulation, the local government not only must provide comments, but must also provide a forum for public comment on nominations. Such a forum is provided during the Philadelphia Historical Commission's meetings.

According to the nomination, the Provident Mutual Insurance Building is significant under Criterion A in the Area of Commerce, as an important resource to Philadelphia's insurance industry and one of the first companies in Philadelphia to offer life insurance. The site served as the company's headquarters for over 50 years with the goal of providing their employees with an exemplary work environment. The period of significance begins in 1927 with the construction of the building and ends in 1983 when the company departed the site and moved to a new location.



United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

1. Name of Property

Historic name: Provident Mutual Insurance Company

Other names/site number: NA

Name of related multiple property listing: NA

2. Location

Street & number: 4601 Market Street

City or town: Philadelphia State: PA County: Philadelphia

Not For Publication: NA Vicinity: NA

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

national statewide local Applicable National Register Criteria: A B C D

_____ Signature of certifying official	_____ Date
_____ Title/State or Federal agency/bureau or Tribal Government	

In my opinion, the property <input type="checkbox"/> meets <input type="checkbox"/> does not meet the National Register criteria.	
_____ Signature of commenting official:	_____ Date
_____ Title/State or Federal agency/bureau or Tribal Government	

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:) _____

Signature of the Keeper

Date of Action

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

5. Classification

Ownership of Property

Private:

Public – Local

Public – State

Public – Federal

Category of Property

Building(s)

District

Site

Structure

Object

Number of Resources within Property

Contributing	Noncontributing	
<u>3</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>3</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register: 0

6. Function or Use

Historic Functions

Commerce/Trade: business

Current Functions

Vacant

7. Description

Architectural Classification: Classical Revival, Neoclassical, Renaissance Revival

Principal exterior materials of the property: Granite, Limestone, Brick

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Narrative Description

Summary Paragraph

The grand Provident Mutual Life Insurance Company building, located at 4601 Market Street, Philadelphia, and was constructed in 1927. The seven-story stone building, with a striking central portico and clock tower, was developed as the headquarters for a large insurance company. Provident commissioned the Boston-based architectural firm of Cram and Ferguson to design an impressive building capable of conveying the company's status and aspirations as well as an auditorium building and a powerhouse, both located on site. The building reflects the influences of the Neoclassical, Renaissance Revival, and Classical Revival styles. A complementary addition was constructed at the rear (west) elevation in 1963. Behind the main office building is a 1928 brick power plant and a 1963 parking garage structure. A building that served as a dining hall and auditorium that was linked to the main office building via sidewalks and formal landscaping was demolished in 2015. The property was occupied by the Provident Mutual Life Insurance Company until 1983 and has since been owned and operated by a series of non-profit corporations. In 2008, the office building was vacated. The property initially filled an entire city block, and included a vast open space used for employees' recreational purposes, such as baseball fields and tennis courts. Much of that open space has been developed, and no longer retains integrity and so is not included within the nominated boundary. Despite the loss of the associated open space and the auditorium building, the property as nominated retains the integrity necessary to reflect its important association with the Provident Mutual Life Insurance Company and the role it played in the company's growth and evolution.

Setting and Overview

The Provident Mutual Life Insurance Company property is in the West Philadelphia area of the city and is part of a mixed-use neighborhood comprised of residential, institutional, commercial and modest light-industrial resources. The residential buildings are generally low-rise rowhomes and duplexes with a few multi-story apartment complexes interspersed.

The Provident property site is currently roughly eight-acres in size, and is positioned along the north side of Market Street between N. 46th and N. 48th Streets. The property originally extended north to Haverford Avenue. Located directly to the west of the Provident property across 48th Street is the sprawling campus of the Children's Hospital of Philadelphia (formerly the site of the Pennsylvania Hospital for the Insane). Immediately northwest of the Provident property, on the same block, is the compact campus of the Philadelphia Juvenile Justice Services Center. Northeast of the Provident office building is a late-20th century development of rowhomes lining both sides of 46th Street, part of a larger area of mixed-use parcels that includes multi-story apartment buildings, townhouses, athletic fields, and a supermarket at the northeast corner of 46th and Market. Located to the south of the building is an elevated commuter rail line that runs over Market Street (with a SEPTA station on the southeast corner of 46th and Market), and beyond that the Walnut Hill neighborhood, which is comprised of light-industrial, commercial, institutional and residential buildings. The block immediately south of Market is currently either vacant land following demolition of prior resources, or commercial or light industrial.

The site is terraced and contains three buildings. The primary building is the Provident Mutual Insurance Company's 1927 office building, which faces east toward N. 46th Street and is set back from the street by roughly 120 feet, and sits on a pedestal (Photo 1). The building was intended to make an impression on passersby, and is sited to serve as the property's focal point. The street perimeter (along N 46th, Market,

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

and N. 48th Streets) features a cast iron picket-fence with limestone piers; larger limestone piers define the driveway entrances. Inside the original fence is a modern chain link fence to provide additional security (since the property is currently vacant). Some of the stone piers are missing and/or broken and most of the remaining ones have been painted. The fence extends to the north along 46th Street to the start of the strip of modern townhouses built on former Provident property in 1996 and to the north along 48th Street to the start of the Juvenile Justice Service's Center property, which was constructed in 2009. The rear entrances in the fence (from 48th Street) include decorative cast iron gates for access to the property from the west.

Access to the front of the office building is by a broad semi-circular paved drive with two entrances on N 46th Street. The driveway provides access to the main office building via an open run of limestone stairs that lead to a terrace, which is topped with Pennsylvania bluestone. The terrace leads to a three-sided series of stairs, which provides access to the main portico and main entrance (Photo 2).

The Provident Mutual Insurance Company's main office building is the primary resource on the property and is a seven-story reinforced concrete structure. Floors 1-5 are above grade with a daylight ground floor and underground basement. A three-tiered clock tower rises dramatically from the roof, located centrally on the building's eastern perimeter. As built, the building had a west-facing E-shaped footprint. The legs of the E, forming the rear of the building, are roughly 100 feet in length and 75 feet across. In 1963, the northern portion of the E was infilled with material that closely matches the original.

The area west of the building is generally open in space with some concrete sidewalks and paved drives linking the existing resources, the site of the former Auditorium (which was directly behind the office building until its demolition in 2015), and leading in the direction of the former outdoor recreational spaces that were to the north of the building complex (Figure 2). The two remaining secondary buildings are located in the southwest corner of the property: the 1928 power house at the corner of Market and N 48th Streets, and a 1963 garage between the power house and the main office building, most likely used for maintenance purposes. The garage and parking area are accessed from the rear of the property, via N. 48th Street. The condition of the power house and the garage is deteriorating from a prolonged period of abandonment.

During the company's occupancy of the property, the interior of the block and north area of the site was used for ball fields and tennis courts and passive open space. Late in the 20th century this portion of the property began to be converted for additional parking lots or sold and developed by new owners. While a portion of the block's interior remains undeveloped, it is completely cut off from the Provident complex of buildings by more-recently paved parking areas that serve the new Juvenile Justice Center.

The south portion of the property features a lowered terrace with exposed concrete walls and a stair with a classical balustrade. Below the stair is a former service bay, which leads to the basement of the subject building.

Provident Mutual Insurance Company Office Building

Exterior: Materials are consistent throughout with limestone cladding and primarily modern replacement aluminum windows with a factory painted finish that date to the 2015 renovation. Some original wood windows survive in poor condition at the ground floor level, within the lightwell. The windows of the east, north and south elevations on floors 1 through 3 are almost entirely 12-over-12 double hung sash, as are the ends of the "E" wings of the west elevation, while the fourth floor windows are 8-over-12. The interior sides of the rear courtyard formed by the E wings are paired one-over-one sash. Some window

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

sash is missing, primarily on the first floor and in the rear E wing, and temporarily infilled with plywood and plastic. The first floor windows have keystones, but the others do not; none of the windows have sills.

The first floor of the entire building is scored to mimic individual stone blocks, all the first floor windows have keystones, separating the first and second floors on all elevations is a simple limestone cornice, separating the third and fourth floors is a simple limestone cornice, these effectively divide the elevations into three horizontal parts; the five eastern bays of the side elevations (north and south) have paired pilasters and corner quoin treatment to further emphasize the main elevation; the upper level windows are almost entirely plain, with no sills or lintels. A classical balustrade lines the top of the east, north and south elevations, but the rear (west) elevation has an unadorned cornice.

East Elevation: The primary elevation faces east and is roughly 430 feet in length, 100 feet tall. Symmetrically organized, it is articulated into three elements: a five-bay central block with matching 12-bay-wide wings that extend north and south.

The central block projects slightly from the wings and is highlighted with an entrance portico that extends from the first floor to the fourth floor, is three-bays in width, and projects one-bay east from the central block's façade with limestone steps leading to the primary entrance. The base (first floor) of the entrance pavilion is articulated with a tripartite arched arcade featuring rusticated limestone. The primary entrance to the building is recessed within the central arcade opening, and features modern double-leaf aluminum framed glazed door with an arched glazed transom. The two remaining arcade openings feature original double-leaf arched ornamental bronze doors. Each of the three arcade openings has an original double-leaf arched ornamental bronze security door. To the interior of each security door is an original double-leaf bronze-framed eight-light door with fanlight transom. The second and third floors of the entrance pavilion feature six Corinthian columns, arranged in a 2-1-1-2 configuration. Each Corinthian column features a simple limestone base, cylindrical limestone shaft, and an ornamented limestone capital. The architrave located directly above the Corinthian columns features the title of the building's founding company "PROVIDENT MUTUAL INSURANCE COMPANY" engraved within the limestone. A dentilled cornice line tops the architrave. The entrance portico is topped with a large ornamental limestone pediment that features a modillion cornice. The gable of the pediment features a large limestone cartouche. Located at the second and fourth floors of the entrance portico are porches. The perimeter of the second floor porch features a simple wrought iron fence. The east façade of the second floor roof deck features limestone pilasters, which mirror the configuration of the Corinthian columns. Three tall double-leaf painted wood-framed multi-light doors with transoms, set within limestone pediment surrounds, are located at the façade. The ceiling of the second floor roof deck features a coffered design. The perimeter of the fourth floor roof deck features a classical limestone balustrade.

North Elevation: The north elevation is four-stories in height with access to the basement level via a service ramp, 14-bays in length and composed of limestone ashlar block (Photo 3). The five easternmost bays extend roughly one-bay from the remainder of the elevation. The limestone cladding, window configuration and roofline of the elevation mirrors that found on the east elevation.

The north elevation features four entrances. One entrance is located at the southwest corner of the elevation at the first floor and features a double-leaf wood paneled door with a wood paneled transom. The door is slightly recessed from the building plane and features an ornamental surround, which includes a limestone entablature supported by limestone corbels. A small set of limestone steps leads to the entrance. There are two anomalies within the window fenestration of the north elevation, both located on

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

the second floor. One is in the third bay from the east, a French door that opens onto a Juliette balcony and has a pedimented hood. The other is located at the westernmost bay and features a simple limestone surround with flat header. Two utilitarian entrances are located at the ground floor level, below grade. Both entrances are single-leaf utilitarian metal doors with utilitarian concrete ramp and stair leading down to the entrances. A utilitarian service ramp is located at the eastern end of the elevation, which provides access to the ground floor.

South Elevation: The south elevation generally mirrors the north elevation in material and configuration (Photo 6 and 7). The second floor features the same two anomalies as the north elevation with the third bay from the east featuring a French door that opens onto a Juliette balcony and has a pedimented hood, while the westernmost bay features a simple limestone surround with flat header. The basement level features a lightwell. The door located at the first floor is a modern utilitarian double-leaf metal door.

West Elevation: The rear of the building consists of the west face of the central block, the west face of the legs of the E and the interior faces of the E (Photo 4 and 5). These elements are more or less uniform in materials and design. The west elevation is four-stories in height, 22-bays in width, and composed of limestone block. The composition of floors 1-4 is generally consistent with the east, north, and west elevations. The window configuration of the elevation is generally similar to that found on the east, south, and north elevations. An indentation is located near the south end of the elevation and is nine bays in depth and seven bays in width. The indentation is composed of utilitarian buff brick. The south elevation does not feature a classical balustrade above the fourth floor, and thus the fifth floor is visible from the rear of the property and features small 4/8 sash windows within the 1963 infill.

The 1963 infill of the northern courtyard can be discerned from the original wings through the use of ashlar limestone for the first floor as opposed to rusticated limestone, and by a slight setback. There is no access to the basement at the west elevation. Windows are visible at the basement level due to a slight change in grade.

The window configuration of the west elevation is generally similar to that found on the east, south, and north elevations. Windows located at the northernmost bays of the ground floor are wood sash that survive in poor condition with significant water infiltration and reconfiguration with the addition of louver panels.

Plinths: Limestone plinths are located to the east and south of the subject building.

Roof: The roof is flat and clad in modern rolled asphalt. The primary feature of the roof is a large stepped clock tower. The base of the stepped tower is three-bays wide and features 9/9 modern aluminum-framed sash windows with a factory finish (Photo 30). Located above the base are clock faces, with one located on each façade of the tower. Each clock face is set within a rectilinear limestone frame topped with an ornamental bracket. Flanking each clock face are simple limestone pilasters. A cupola tops the clock and features eight arched openings with Ionic limestone pilasters located between each arched opening. The bottom of each opening features metal railings. The top of the tower features a gold painted dome with a gold weathervane. A utilitarian brick elevator penthouse is located directly to the west of the clock tower. Projecting from the south elevation of the tower is a modern mechanical enclosure (currently finished only in wall sheathing material) that was constructed by the city of Philadelphia in 2015. Near the south end of the roof is a utilitarian steel-frame mechanical enclosure also constructed by the city in 2015. The

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

enclosure only has its steel frame as the enclosure material was never installed. Modern mechanicals are populated throughout the roof.

Interior: The interior of the building has seven stories: floors 1-5, a ground floor, and a basement. The building's primary entrance is through the east elevation's portico, at the first floor. Below the first floor are the ground floor and the basement. Above are floors 2 through 5. The building was used entirely for offices, with executive offices located at the first and second floors. The interior has witnessed two major renovation campaigns, in 1963 and in 2015. In 1963, the north and south wings were completely altered from their original 1927 configuration and all original finishes were replaced. These spaces continued to be altered over time during the late-20th and early-21st centuries to meet the needs of later tenants. In c.2015, the city of Philadelphia removed the north and south interior finishes that corresponded with the 1963 renovation, thus exposing the building's concrete structure. Generally, the areas that were gutted were for mid-level and lower-level staff, while the executive offices remain largely intact from 1927.

Floor plans are more or less consistent at 51,000 square feet. The plan features a centrally located elevator lobby with a fire stair immediately to the south. Two additional fire stairs are located at the southwest and northwest corners of the building.

First Floor: The first floor is composed of an entrance lobby, an elevator lobby, and offices, all of which are accessible by a north-south double-loaded corridor. The remainder of the first floor has been stripped of interior finishes.

Entrance Lobby: An interior vestibule located within the central arcade offers access to the lobby (Photos 10 and 11). The vestibule is rectilinear in form and one-story in height. At the entry, the vestibule has multi-light double leaf bronze doors with arched transoms. Finishes of the vestibule include marble tile floors with simple inlaid patterns and ashlar limestone walls with an arched ceiling. Heading west from the vestibule is the first floor lobby. The lobby is a two-story height space, square in form with finishes that include marble tile floors, Botticino marble walls and a coffered oak ceiling. A modern wood reception desk is located at the west end. The west wall features three arched openings, which lead to the elevator lobby. The north and south walls feature rectilinear door openings set within pediment surrounds, which provide access to the adjacent rooms at the first floor. Botticino marble medallions are located between the openings on all four walls. An ornamental chandelier hangs from the ceiling, likely original to the building.

Each wall at the upper level of the entrance lobby, which aligns with the second floor, is an arcade. Each arcade is styled in a paired 2-2-2 configuration. The spans of the east and west arcades are open with Corinthian style marble columns located between the pairs. Located within the spans are metal balustrades. The spans of the north and south arcades are blind, infilled with Botticino marble block, and feature pilasters located between the pairs.

Elevator Lobby: The elevator lobby is located to the west of the entrance lobby (Photo 12). Four elevators are located along the west wall, each with original ornate pressed metal, bronze finish doors with pressed metal frames. Modern metal indicators are located adjacent to the elevator doors. Located along the south wall is an original bronze mailbox. Finishes of the elevator lobby include marble tile floors, Botticino marble walls, and an original painted plaster vaulted ceiling with an ornate pattered design. An ornamental chandelier hangs from the vaulted ceiling, likely original to the building. Located between the central two elevators is a short hall, which leads to a double-leaf bronze framed multi-light door, set

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

within an ornamental bronze framed arched opening with fanlight transom. The finishes of the hall are similar to the elevator lobby.

Corridors: Located to the north and south of the elevator are double-loaded corridors. Features of the corridor include: marble floors, painted plaster walls with marble wainscoting, and a painted plaster arched ceiling. A marble baseboard runs the perimeter of the wall. The ceiling features a painted plaster crown mold. The doors throughout the corridors feature marble trim. In areas the corridor ceilings and walls were previously demolished by the city to complete abatement; specifically at the south end where the corridor wall and ceiling is completely removed. All existing doors are modern painted single-leaf wood paneled doors; some doors have been removed from their openings.

Former Executive Offices: Located along the east elevation of the first floor are former executive offices. One office is located south of the lobby; the remainder are to the north. The offices have wood wall paneling (stained or painted) with textured plaster walls, wood and carpet floors and plaster ceilings (Photo 13). A number of the offices have fireplaces and other ornamental features. The former president's office is located immediately to the north of the entrance lobby and features wood paneled walls (Photo 12).

Tenant Space: The remainder of the first floor was previously utilized as tenant space following Provident's departure and was stripped to its structure by the city of Philadelphia in 2015 as part of the previous renovation plan. The tenant spaces are open in plan. Populated throughout the space are square exposed concrete columns and painted metal beams. The metal beams refer to the 1963 addition. The perimeter walls are exposed brick (plaster previously removed) and there is no window trim.

Second Floor: The second floor includes an elevator lobby and offices, which are accessible by north-south double-loaded corridors from the elevator lobby. The remaining space has been stripped of interior finishes. A walkway is located along the east end of the double-height entrance lobby and looks out over the entrance lobby. Finishes of the walkway include marble tile floors, Botticino marble walls, and a painted plaster vaulted ceiling.

Elevator Lobby/Corridor: The second floor elevator lobby is similar in configuration to the first floor elevator lobby (Photos 13 and 14). Finishes within the space include marble tile floors, Botticino marble wall paneling, and an ornamental painted plaster ceiling, with similar features to the first floor ceiling within the elevator lobby. The east wall features the arcade openings as described within the entrance lobby section of the first floor. Ornate painted metal sconces populate the walls, likely original to the building. A bronze mail chute is located along the south wall. Located above each elevator door is an engraved mural. The elevator doors are paneled bronze finish with modern indicators and call buttons. Located to the north, south and west are stub corridors that provide access to the office areas. Finishes in the corridors include painted plaster walls with marble wainscoting, marble floors and plaster ceilings with painted crown molding. Door openings have marble casing.

Offices: The second floor features two executive offices: one located to the north of the entrance lobby and one located to the south of the entrance lobby (Photo 15). Access to both offices is provided by single-leaf painted wood paneled doors. The finishes of both offices include carpet floors and painted plaster walls with applied paneling and plaster ceiling with modern lighting fixtures.

Tenant Space: The remainder of the second floor was previously utilized as office space. Finishes were removed throughout by the city of Philadelphia in 2015. Populated throughout the remaining space are

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

square concrete columns and painted metal beams. The metal beams refer to the 1963 addition. Perimeter walls are exposed brick as the plaster was previously removed; there is no window trim. The floors within the tenant space are concrete.

Floors 3-5: Interior finishes on floors 3-4 were previously removed in 2015 and the structure is now exposed (Photos 17-20). Populated throughout the floors are square concrete columns and painted metal beams. The metal beams refer to the 1963 addition. Two former stairs were removed by a previous owner following Provident's departure and remain open in space. Perimeter walls are exposed brick with the plaster having been previously removed; there is no window trim. Each floor has an elevator bank with painted, deteriorated elevator doors without trim. The floor throughout is concrete.

The fifth floor elevator lobby has flat plaster walls and a flat plaster ceiling with exposed flat plaster beams (Photo 21). Located to the east of the elevator lobby is a double-height space that was previously abated by the city at which time portions of the flat plaster walls and all of the ceiling was removed. The walls at the lower level have recessed arcades with a projecting plaster crown molding. At the upper level the wall is flat plaster with windows and remnants of crown molding at the ceiling line. An exposed winder stair is located at the northwest corner. The plaster is heavily deteriorated due to previous water infiltration. The remainder of the fifth floor was previously utilized as storage space and has exposed wall, ceiling and framing structure with concrete floors. These spaces were not historically finished for use as offices.

Ground Floor: The ground floor had former office finishes removed throughout by the city in 2015 (Photos 23 and 24). Populated throughout the floor are square concrete columns and painted metal beams; the metal beams refer to the 1963 addition. Perimeter walls are exposed brick with the plaster having been previously removed by the city; there is no window trim. Located to the west of the elevator bank is a metal vault that features the original door (Photo 25). Access to the ground floor from the exterior is located at the north elevation.

Basement: The basement is utilitarian in character, open in floor plan, and features exposed concrete structure (Photos 26 and 27). This space originally used as storage space for the company and is windowless. Populated throughout the floor are square concrete columns and painted metal beams. An elevator bank is located centrally on the floor plan. The stairs throughout the basement are consistent with the upper floors.

Vertical Access: Access throughout the building is provided by an elevator bank and three fire stair towers. The elevator bank contains four elevators which are inoperable. Elevators at the first and second floor remain generally intact, while the elevators on the remaining floors are in a state of general disrepair. At the basement, the elevator doors are missing. The elevator doors are extant on the remaining floors. The doors on floors 1 and 2 are historic ornamental bronze doors; remaining doors at B, G, 3, 4, 5 are painted, plain and deteriorated. Modern indicators are located adjacent to the doors.

All three fire stair towers are constructed of concrete with a terrazzo floor. Each stair features a simple metal railing. Walls and ceilings of the stair towers are finished in painted plaster that in poor condition.

Alterations: In 1963, Provident initiated two major changes to the office building, one to the exterior and one to the interior. The north courtyard of the E wings was infilled in order to create additional office space. The new façade was clad in limestone and a corresponding fenestration pattern was used to complement the adjacent original appearance of the west elevation. While the infill is similar in material

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

and configuration, the 1963 portion is distinguishable from the original due to the fact that the infill is slightly recessed from the building plane. Inside, the north and south office wings were reconfigured from their original 1927 configuration and the original finishes were replaced with modern materials. These interior spaces continued to be altered throughout the late-20th century and early 21st-century in order to meet the needs of changing tenants after Provident's departure.

The next major changes occurred 2015, when the building went through an extensive interior overhaul, resulting in the removal of most of the existing interior finishes. The City of Philadelphia had purchased the building and intended to adapt it for the new headquarters for the Philadelphia Police Department. Their plans changed, however, and while extensive interior demolition took place they have since abandoned the project without completing the rehabilitation. However, most of the interior finishes that were removed were modern, and the original 1927 character-defining finishes located within the entrance lobby, the elevator lobbies at the first and second floors, and the offices located at the first and second floors were retained. Additionally in 2015, most of the windows were replaced with compatible modern painted replacement windows, which closely match the original in appearance and profile. The former Auditorium Building was demolished in 2015 by the City of Philadelphia. The site of the former building is now landscaped with no remaining building footprint.

Power House

The Power House Building is located at the southwest corner of the site and was constructed in 1928 (Photo 8). It is a two-story building with a reinforced concrete frame clad in red brick. Prominent oversized arched openings line the elevations. The windows are multi-light metal-framed windows. The windows feature arched heads topped with keystones. Above the windows is a simple limestone cornice that wraps around the entire structure. The primary entrance to the structure is located centrally on the north elevation and features a painted cast stone surround. A brick smokestack, embellished to resemble a tower, is located centrally on the roof of the building and extends roughly 75 feet in height. The measurements of the building are roughly 75 feet north to south and 110 feet east to west. Due to the slope of the site, the building has an exposed ground floor along the south and east elevations while the first floor is at-grade on the north and west elevations. Interior finishes include concrete floors, exposed brick walls, and exposed structural ceiling. There is visible brick deterioration throughout the exterior and damaged windows. The building is partly obscured by overgrown vegetation. Full access to the building was not possible at the time of this nomination's preparation.

Garage

The 1963 garage is along the Market Street side of the property, accessed via a driveway opening in the original perimeter fence along N. 48th street, adjacent to the east side of the power house, and is connected to a paved parking area (Photo 9). The building is unreinforced masonry, one-story in height, and survives in poor condition. It was constructed in 1963, when the office building was being expanded and updated. The building is utilitarian in character, constructed of red brick, and one-story. The south elevation features seven overhead doors. On the interior, the building reflects a utilitarian use with finishes that include concrete floors, brick walls and exposed structure in the ceiling. The overall condition of the building is poor with visible brick deterioration located throughout the interior.

Integrity

The Provident Mutual Insurance Company property retains sufficient integrity to convey its association with an important local company, to reflect its role in the company's growth and evolution, and represent the company's goals at the time of construction in creating a headquarters that symbolized strength,

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

safety, and permanence. These values are successfully embodied in the office building's exterior, specifically the east elevation and tower, and the interior's public spaces and administrative offices.

The property as nominated consists of the building complex and associated landscape features such as the eastern drive and the perimeter fence. Former open space and recreational areas are excluded from the boundary as they have lost integrity. For the remaining building complex, the integrity aspects of location, association and feeling remain essentially intact. The property's setting is largely intact, though compromised by the partial development of portions of the property.

The property served as Provident's headquarters from 1927 to 1983, during which time the company retained its pre-eminent role in the Philadelphia insurance industry. To the casual observer, the headquarters building today looks essentially the same as when the property was built in 1927, or much later in its history. When considering the scale of the office building, exterior alterations are minimal (primarily the replacement of the original wood sash windows with similar-appearing sash, and infill of a portion of the "E" footprint on the rear side of the building, in 1963—within the period of significance).

While the site has been truncated, the reduction in land has not removed the ability to understand the intent of the company or the architects. The development of the recreational areas and the demolition of the office interiors and the auditorium building are unfortunate, and do have some impact on the integrity aspects of design, materials, and workmanship. Despite those losses, the property remains able to convey its significance. The key element of the property in conveying the intent of Provident and the architectural firm is the office building, and the impression it provides to passersby, future clients, and competitors through its setback and terracing, and its grand scale and impressive portico and tower. Those features remain intact.

The Provident property is significant for its local importance as the headquarters for a large insurance company that was influential in the development of the insurance industry in Philadelphia. The property as nominated successfully conveys that significance.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

8. Statement of Significance

Applicable National Register Criteria

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

Areas of Significance: Commerce

Period of Significance: 1927-c.1970

Significant Dates: NA

Significant Person: NA

Cultural Affiliation: NA

Architect/Builder: Cram and Ferguson (architect), Turner Construction (builder)

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Statement of Significance Summary

The Provident Mutual Insurance Company property is locally significant under Criterion A in the area of Commerce as an important resource within the city of Philadelphia's insurance industry. Provident was especially successful as one of the first and longest lasting companies in Philadelphia to offer life insurance. The construction of the building in 1927 was a milestone for the company as it served as its headquarters throughout the greater part of the 20th century and provided the company with an exemplary work space for its employees to function as the highest level. The property played an important role in the company's growth and evolution, and represents the company's goals at the time of construction in creating a headquarters that symbolized strength, safety, and permanence. The period of significance begins in 1927 with the construction of the office building. The company remained an industry leader when in 1983 Provident relocated its operation to a new facility.

Narrative Statement of Significance

Historic Overview

In 1924, the Provident Mutual Insurance Company purchased the current site for \$221,317 in order to move its headquarters from the corner of Fourth and Chestnut Streets, near Independence Hall. The site selected was a tract of undeveloped land formerly owned by the Pennsylvania Hospital for the Insane.¹ The land was previously utilized as buffer space between the hospital building and North 46th Street.²

The size and location of the parcel Provident chose would provide the company with the "ideal workplace" which was to include spaces for recreation, food services, medical facilities, parking and easy access to public transportation. The 23 acre site was to include three buildings: the Administration Building, the Auditorium Building, and the Power Station Building.³ In 1925, the company hired the Boston, MA, based architectural firm of Cram and Ferguson to design the buildings, and the construction of the buildings was completed by the Turner Construction Company of Philadelphia.⁴

The Administration building, the subject building, was to display a "renaissance" feel and was to be constructed of white Indiana limestone. Of the three buildings to be constructed for Provident, the Administration building was to be the most extravagant. When completed, the building stood as an architectural masterpiece in West Philadelphia and Philadelphia city proper. Concurring simultaneously with the construction of the Administration building was the construction of new buildings associated with other prominent life insurance companies including the Fidelity Mutual Life Insurance Company and the Penn Mutual Life Insurance Company. However, Provident's new Administration building was unique in both style and setting, thus setting itself apart from their respective competition.

The building featured an E-shaped design with three wings extending west from the rear of the building. Provisions were thoughtfully made for natural lighting, which was achieved by constructing windows that were nine feet in height, by five-and-a-half feet wide on the outer walls, and nine feet high, by seven feet

¹ "Activities of the Day in Real Estate," *The Philadelphia Inquirer* (Philadelphia, PA) 15 June 1924.

² 1910 Bromley Atlas Map

³ "Insurance Company Will Have New Home," *Philadelphia Inquirer* (Philadelphia, PA) 23 Jul 1926.

⁴ "Annual Meetings," *The Philadelphia Inquirer* (Philadelphia, PA) 24 December 1924.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

wide within the courtyard walls.⁵ A premier system of ventilation was installed, which, coupled with the height of the windows, provided workers with excellent working conditions.⁶

The interior of the building featured five main floors, a ground floor, and a basement, with each floor having a total area of forty-thousand square feet. The arrangement of each floor gave ample room for locating departments near each other whose work was closely related, yet enough space to provide for future expansion. Directly behind the Administration building was the Auditorium building which held a large auditorium, dining space for employees, and a kitchen.⁷ The building's primary function was to house employees for daily luncheons. Located at the southwest corner of the site was a power house, as well as tennis courts, baseball and soccer fields, and provisions for other athletic sports that were located at the north end of the site.⁸

In 1963, the company made plans to expand the Administration Building to provide additional space for employees. The northernmost courtyard was infilled with a five-story addition that extended to the edge of the west elevation. This addition added roughly 10,000 square feet for each floor. Additionally, the interior of the north and south wings were reconfigured from their original 1927 configuration and finished in new material.

In 1983, the Provident Mutual Insurance Company relocated to 1600 Market Street in Center City, Philadelphia, a move that was seen by the company as more equitable for its employees, based on the fact that the total number of employees at the main office was decreasing in size and the maintenance for the current building was becoming too much for the company to maintain.⁹ The West Philadelphia complex was donated to the newly formed Urban Education Foundation of Philadelphia in exchange for a \$30 million tax city credit and the complex was renamed the Urban Education Center. The non-profit foundation was formed by Lincoln and Cheyney Universities to create a complex for an urban education center. During this period, the Administration building was approximately 45 percent occupied by the Urban Education Foundation and the remainder was used by other institutional and state offices.

In 1991, the complex fell under the control of the United States Bankruptcy Court as the Urban Education Foundation of Philadelphia was unable to pay its creditors. In 1995, the complex was purchased by the non-profit group Urban Education Development Research and Retreat Center Inc. The complex was renamed the "Center for Human Advancement," and the space within the Administration Building was used by non-profit, institutional and government offices. In 1996, the northeast portion of the site along 46th Street was developed for affordable housing units. In 2008, the site was purchased and managed by the Philadelphia Industrial Development Corporation, a private not-for-profit Pennsylvania corporation. In 2014, the site was purchased from the Philadelphia Industrial Development Corporation by the City of Philadelphia and has remained vacant since the purchase. In 2015, the City of Philadelphia spent \$50 million on renovations, which included exterior cleaning and interior gutting of the north and south office wings, and demolition of the Auditorium building.¹⁰

⁵ "Insurance Company Will Have New Home," *The Philadelphia Inquirer* (Philadelphia, PA) 23 July 1926.

⁶ "New Home Occupied by Provident Mutual: Life Insurance Firm Open for Business Today at 46th and Market Streets; Building Gives 40,000 Feet of Floor Space," *The Philadelphia Inquirer* (Philadelphia, PA) 09 April 1928.

⁷ The Auditorium Building is no longer extant as it was demolished 2015 by the City of Philadelphia.

⁸ "New Home Occupied by Provident Mutual: Life Insurance Firm Open for Business Today at 46th and Market Streets; Building Gives 40,000 Feet of Floor Space," *The Philadelphia Inquirer* (Philadelphia, PA) 09 April 1928; Note that the auditorium building was demolished in 2015 by the City of Philadelphia in preparation for redevelopment.

⁹ "This move leaves many employees unsettled," *The Philadelphia Inquirer* (Philadelphia, PA) 31 Dec 1983.

¹⁰ The 2015 renovation of the building was in preparation for proposed new headquarters for the Philadelphia Police Department.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

History of Insurance Companies in Philadelphia

The history of insurance in Philadelphia dates back to the early 18th century. Philadelphia was the first city in the colonies to adopt a system of marine insurance, as Philadelphia's primary industry during the early 18th century was merchant shipping.¹¹ On May 25, 1721, the first insurance office opened in Philadelphia on High Street.

Philadelphia was also the first city in the colonies to establish organizations promoting of fire and life insurance. In 1759, a charter was granted to the Synod of Philadelphia by the proprietary government to establish the Corporation for the Relief of Poor and Distressed Presbyterian Ministers, and of the Poor and Distressed Widows and Children of Presbyterian Ministers. Means were presented to the clergy of the church to make provisions for themselves in old age, or for their families in the event of death, by the payment of advances, in consideration of which the company entered into a contract with the individual for the payment of a stipulated amount to his heirs at his death or to himself in his declining years.¹² In 1875, the name of the corporation was changed to the Presbyterian Annuity and Life Insurance Company. It was the oldest organization for life insurance in the United States.¹³ Very similar in its form and scope was the "Corporation for the Relief of the Widows and Children of Clergymen of the Communion of the Church of England in America," which was established under a proprietary charter in 1769. (The company dissolved in 1880.¹⁴)

Up to 1812, no public life insurance office existed and the only type of life insurance known in the United States was the relief and annuities granted by the Presbyterian and Episcopal corporations and the few policies issued by the Insurance Company of North America, an insurance company chartered in 1792. This changed on March 10, 1812, when the Pennsylvania Company for Insurance of Lives and Granting Annuities was incorporated with a capital of \$500,000 and the earliest life insurance contracts were made the following year. However, the company ceased to issue life insurance during the War of 1812.¹⁵ In 1818, there were eight insurance offices in operating Philadelphia: three fire insurance offices, four marine insurance offices, and one life insurance office.¹⁶ In 1836, the Girard Life Insurance, Annuity, and Trust Company was established. However, the company was short lived and ceased to offer life insurance by 1860.¹⁷ The Penn Mutual Life Insurance Company of Philadelphia was chartered in 1847.

Beginning in 1850, corporate life and health companies were established. The Philadelphia Life Insurance Company was chartered in 1848 and focused on fire, marine, life, and health insurance. However, the ambitious undertaking of the company proved to be too much and in a few short years reverted to offering only fire insurance.¹⁸ In 1850, the deposit life assurance system, which combined the features of life office and a savings bank, was inaugurated in Philadelphia by the United States Life Annuity and Trust Company. In 1865, the Provident Life and Trust Company was chartered and from its beginnings, the company showed stable and constant progress. Within its first 25 years of business, the company never contested with a death claim, a feat which no other life insurance company was able to achieve.¹⁹ The

¹¹ John Thomas Scharf, Thompson Westcott, "History of Philadelphia, 1609-1884, Volume 3," 2114

¹² Ibid, 2114

¹³ Ibid, 2114

¹⁴ Ibid, 2115

¹⁵ Ibid, 2117

¹⁶ Ibid, 2118

¹⁷ Ibid, 2119

¹⁸ Ibid, 2120

¹⁹ Ibid, 2122

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

New Era Life Association of 1876 was chartered on the last day of 1875 and was based upon the mutual system with its policy-holders being the members of the association. It was designed to afford life assurance at the smallest cost practicable to its members.

By 1888, there were a total of 34 insurance companies in Philadelphia²⁰:

<u>Type of Insurance</u>	<u>Number of Companies</u>
Joint-Stock Fire Insurance	14
Joint-Stock Fire and Marine Insurance	5
Mutual Fire Insurance	6
Life Insurance	7
Miscellaneous Insurance	2

Of the extant life insurance companies operating by the end of 1888, the Provident Life and Trust Company had the largest percent gain in capital with a gain of 560%.²¹ The second highest percent increase was the Pennsylvania Company for Insurance on Lives and Granting Annuities with an increase of 300%.

By 1900, there were three life insurance companies at the forefront in Philadelphia: The Provident Life and Trust Company, the Penn Mutual Life Insurance Company of Philadelphia, and the Pennsylvania Company for Insurances on Lives and Granting Annuities. Of these three, the Provident Mutual Life and Trust Company had the greatest total assets capped at \$51.8 million, with the Penn Mutual Life Insurance Company of Philadelphia coming in second at \$39 million.²² In 1905, the Philadelphia Mutual Life Insurance Company was incorporated, located at 111 North Broad Street. Located throughout the city were much smaller companies, which functioned at a much smaller level.

By 1925, the major life insurance companies in Philadelphia were the Provident Mutual Life Insurance Company of Philadelphia (401-409 Chestnut Street), the Fidelity Mutual Life Insurance Company (112-116 North Broad Street), and the Penn Mutual Life Insurance Company of Philadelphia (SE corner of 6th and Walnut Streets).

During the mid-1920s and early-1930s, these three life insurance companies all constructed new headquarters for their operations. Each of the new headquarters represented growth for the companies, with each new building/addition being constructed either at a greater scale than the previous building and/or the company was now the sole proprietor and occupant of the new building.

- Provident Mutual Life Insurance Company (1927): New building at the corner of 46th and Market Street
- Fidelity Mutual Life Insurance Company (1927): New building at the corner of Fairmont and Pennsylvania Avenue (Figure 5)
- Penn Mutual Life Insurance Company (1931): New addition to the 1914 building located at the corner of 6th and Walnut Street (Figure 6)

²⁰ 1888 Boyd City Directory of Philadelphia, pages 1923-1925.

²¹ This number is calculated from the company's establishment to 1888.

²² 1900 Boyd City Directory of Philadelphia, page 2570.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

By 1936, the city of Philadelphia boasted five major life insurance companies: the Provident Mutual Life Insurance Company, the Philadelphia Life Insurance Company, the Penn Mutual Life Insurance Company, the Fidelity Mutual Life Insurance Company, and the Girard Life Insurance Company.²³ From 1950-1970, all five companies were still in operations. All of the companies continued to operate post 1980 except for the Philadelphia Life Insurance Company, which dissolved in 1978. At the turn of the century, the Provident Mutual Life Insurance Company, the Penn Mutual Life Insurance Company, and Fidelity Mutual Life Insurance Company were all still active.²⁴

History of Provident Mutual Insurance Company

The Provident Life and Trust Company, as it was originally known, was chartered on March 22, 1865, and commenced business in July of 1865 with an initial capital of \$1 million. The location for the new company was in the basement of a store located at 247 South Third Street. The company was organized by members of the Society of Friends, who modeled their business plan from the Friends' Provident of England, however, instead of offering insurance to only people directly associated with the group and their decedents as the Friends' Provident of England did, the Provident Life and Trust Company decided it was in their best interest as a company to accept all applicants. The Provident Life and Trust Company's business model was two-fold: to issue life insurance and manage client's trusts. On June 28, 1865, the company's first stockholders meeting was held and elected members for the Board of Directors. Samuel R. Shipley was elected President of the Company.²⁵ By the end of 1865, the location of the current company was deemed inadequate and the company leased a more modern and larger building located at 111 South Fourth Street, the building formerly occupied by *The Philadelphia Press*.

Within the first few years, the company displayed excellent results. By the end of 1866, the company's total profit was \$324,000. One year later, the total profit had risen to \$1,889,000 and would then rise again to \$4,027,000 the following year. By 1869, the company's profits were substantial enough to allow for its policy holders to receive dividends. In 1873, the company decided to move its office to a new building located at 108 South Fourth Street as a result of continued growth.²⁶

From 1874-1879, the company experienced hardships, which resulted from widespread government scandal involving railroad construction, also known as the Panic of 1873. Many insurance companies suffered during this time period, yet the Provident Life and Trust Company remained in competition, proving to be profitable with a total capital of \$22,500,000 by the decade's end, resulting in yet another move to a newer, larger building located at 409 Chestnut Street.²⁷

By the end of 1899, the company's insurance force had reached \$128,700,000.²⁸ However, hardship began to fall on the company in the years following. At the annual meeting of the company on January 8, 1906, Samuel R. Shipley declined re-nomination because of failing health. Two years later in 1908, he passed away, and at the time of his death, the Board of Directors said of him: "What the company is today he has made it. No words we may now record can add to or take from the honor due to his memory on this account."²⁹

²³ "Novelty Displays Planned for Phila. On Parade Show," *The Philadelphia Inquirer* (Philadelphia, PA) 20 April 1936.

²⁴ It is unknown when the Girard Life Insurance Company dissolved.

²⁵ Pamphlet on the History of the Company, Page 6.

²⁶ *Ibid*, Page 8.

²⁷ *Ibid*, Page 11.

²⁸ Insurance force is a term that refers to the value of all policies that an insurance company has sold and the benefits which they are obliged to cover.

²⁹ *Ibid*, Page 12

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

In 1906, Asa Wing became the second President of the company. Asa Wing had been a part of the company since 1867. By 1873, he had been appointed Assistant Actuary and in 1881, he was appointed Vice President and Actuary. By the end of 1908, the company's insurance in force had passed the two-hundred million mark and by the end of 1913, passed the three-hundred million mark.

That same year, Joseph Ashbrook, Vice President of the company, instituted the first formal training for agents. The training programs for Home Office employees materialized after a Provident Life and Trust Company Home Office employer/employee relations group was established in 1912. The agency force was organized under the General Agency plan, in which the General Agent directed all agent activities, the manager handled field activities, and the cashier performed all clerical duties. By 1920 two thousand persons were employed in the agency and office work force and the company was operating in 34 states.³⁰

The period from 1905-1919 included the most eventful years in the company's history. Starting with the New York Insurance Investigation, it included the financial panic of 1907, World War I, and the influenza epidemic of 1918. These events put life insurance companies of the country through a tough test. As a result of the magnificent record made in the face of these trials, public confidence in the institution of life insurance increased tremendously. By 1918, four-hundred million in force was reached, and by 1919, the company was operating in 34 states, with its headquarters still located in Philadelphia.³¹

In 1922, the Pennsylvania legislature revised state tax laws affecting mutual life insurance companies, which allowed for an expanded trust business. The Provident Life and Trust Company decided for mutualization and by December, 1922, had separate life insurance and trust departments. On December 29, 1922, the Provident Life and Trust Company officially changed its name to the Provident Mutual Life Insurance Company of Philadelphia. In 1923, the company undertook a national advertising campaign to stimulate sales, a strategy which included journal advertising and radio programs, and became an integral part of the company's future operations.

In 1924, the Provident Mutual Life Insurance Company decided to move its offices to a new location situated at the corner of 46th and Market Streets in West Philadelphia. The contract for the new building was finalized in 1926, completed in 1927, and the offices were relocated on April 9, 1928. By the end of 1928, the company's insurance force had grown to \$923,300,000.

In 1930, the company experienced its most productive year. The increase in production was a result of the company's effort to provide disability coverage in connection with their existing life insurance policy. The same year saw the company obtain its first billion dollars in life insurance coverage.³²

In 1931 M. Albert Linton became the company's third President. In March 1935, the company distributed a new rate book following an increase in gross premium rates on policies by three percent. Later that year, the Social Security Act became law. Linton initially opposed the Social Security Act fearing there would be an adverse effect on insurance sales. However, sales did not suffer as the public sought more adequate protection to supplement a savings program. After World War II, sales increased to over one billion dollars of insurance in force. Advertising for the company became decentralized with agents handling advertising in their own locales. During the 1950s, the company entered both the health insurance and group insurance fields. Thomas F. Bradshaw became the company's fourth president after Linton retired

³⁰ Ibid, Page 29.

³¹ Ibid, Page 29.

³² "Provident's Record," *The Philadelphia Inquirer* (Philadelphia, PA) 02 July 1930.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

at the age of 65 in 1952. In 1969 Edward L. Stanley became President. During Stanley's tenure, the company continued to be a leader in the field when in 1972, the company won the Northeastern Pennsylvania Agency President's Divisional Trophy, which measured agencies in seven competing categories based on quality of operations.³³ John A. Miller succeeded him in 1976.

In 1983, the company moved its operations from its location in West Philadelphia to downtown Philadelphia at 1600 Market Street. The move was seen by high officials of the company as being "equitable" for the company as the current location in West Philadelphia was too large for its 900 employees and the building was outdated for the company's needs.³⁴ However, employees of the company did not see the move as generally favorable since the new location was not equipped with the benefits of the West Philadelphia location such as free parking and open space. The company remained at its downtown location until 2002. On October 1, 2002, Provident became a subsidiary of Nationwide Financial Services, Inc., and was renamed Nationwide Life Insurance Company of America, with the trade name "Nationwide-Provident." At the same time, it was de-mutualized, with policy holders receiving stock or cash payments. The merger also required Provident to cut employees, yet still retaining a presence in Philadelphia under the new name.³⁵

Significance

The Provident Mutual Life Insurance Company building is a locally significant resource because it exhibits the importance of the industry through its association with one of Philadelphia's most prestigious and longest operating life insurance companies, the Provident Mutual Life Insurance Company. Nearly each year, the company produced a positive growth in value and was a leader in Philadelphia's life insurance industry through its extremely high marks in value in-force and assets, rivaled only by the Penn Mutual Life Insurance Company, another life insurance company founded in 1847. Throughout the company's existence, only two other life insurance companies came close to rivaling the Provident Mutual Life Insurance Company: the Fidelity Mutual Life Insurance Company and the Penn Mutual Life Insurance Company. Of the two, the Penn Mutual Life Insurance Company was on the only one whose marks were slightly higher than Provident's.

The Provident Mutual Life Insurance Company office building also signifies the company's extremely high standing in the insurance industry of Philadelphia through its immense size and classically styled architectural features. The construction of the building in 1927 falls within a time period when the Fidelity Mutual Life Insurance Company and the Penn Mutual Life Insurance Company were constructing new buildings or additions for their respective companies. Currently, both buildings are still extant.

The Provident Mutual Life Insurance Company Building is locally significant under Criterion A in the area of Commerce for its important association with the history of Philadelphia's insurance industry. The building sits as an architectural landmark in West Philadelphia and represents the company's success within Philadelphia's life insurance history. The success of the company during its first 60 years allowed for the construction of the subject building in 1927 and further solidified it as one of the premier life insurance companies in Philadelphia, and one with a national presence.

The property played an important role in the company's growth and evolution, and represents the company's goals at the time of construction in creating a headquarters that symbolized strength, safety,

³³ "Advertisement," *The Morning Call* (Allentown, Pennsylvania) 18 March 1972.

³⁴ "Provident Mutual Life to donate headquarters," *The Philadelphia Inquirer* (Philadelphia, PA) 20 April 1983.

³⁵ "Pa. says yes to sale of Provident Mutual Life," *The Philadelphia Inquirer* (Philadelphia, PA) 01 August 2002.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

and permanence. The building is also unique within the portfolio of the architects Cram and Ferguson, whose primary building type was either religious or educational. The building's location in West Philadelphia is unique when compared to the other primary insurance companies, all of which were located closer to Center City Philadelphia. This location allowed for the company to construct a building that could stand out among the surrounding area. The large amount of space also provided employees with added benefits like an auditorium, cafeteria, parking, and recreational fields.

draft

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

9. Major Bibliographical References

1888 Boyd City Directory of Philadelphia

1900 Boyd City Directory of Philadelphia

1910 Bromley Atlas Map

“Activities of the Day in Real Estate,” *The Philadelphia Inquirer* (Philadelphia, PA) 15 June 1924.

“Advertisement,” *The Morning Call* (Allentown, Pennsylvania) 18 March 1972.

“Annual Meetings,” *The Philadelphia Inquirer* (Philadelphia, PA) 24 December 1924.

“Insurance Company Will Have New Home,” *The Philadelphia Inquirer* (Philadelphia, PA) 23 July 1926.

“New Home Occupied by Provident Mutual: Life Insurance Firm Open for Business Today at 46th and Market Streets; Building Gives 40,000 Feet of Floor Space,” *The Philadelphia Inquirer* (Philadelphia, PA) 09 April 1928.

“This move leaves many employees unsettled,” *The Philadelphia Inquirer* (Philadelphia, PA) 31 Dec 1983.

“Pa. says yes to sale of Provident Mutual Life,” *The Philadelphia Inquirer* (Philadelphia, PA) 01 August 2002.

“Provident Mutual Life to donate headquarters,” *The Philadelphia Inquirer* (Philadelphia, PA) 20 April 1983

Provident Mutual Life Insurance Company of Philadelphia. *75 Years of Provident Protection*. Philadelphia. Located at Hagley Museum and Library.

“Provident’s Record,” *The Philadelphia Inquirer* (Philadelphia, PA) 02 July 1930.

Scharf, John Thomas, Thompson Westcott, “History of Philadelphia, 1609-1884, Volume 3,” L.H. Everts & Company (Philadelphia: PA) 1884.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey #
- recorded by Historic American Engineering Record #
- recorded by Historic American Landscape Survey #

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Primary location of additional data:

- State Historic Preservation Office
 - Other State agency
 - Federal agency
 - Local government
 - University
 - Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): NA

10. Geographical Data

Acreage of Property: 8 acres

Latitude/Longitude Coordinates:

(Datum if other than WGS84: NAD 83)

Verbal Boundary Description

The Provident Mutual Insurance Company Building's boundary fronts 46th Street to the east, Market Street to the south, 48th Street to the west, and separate private parcels to the north. Refer to the Site Plan for the nominated boundary.

Boundary Justification

The boundary for the Provident Mutual Insurance Company Building is inclusive of the remaining resources and associated land that retain integrity and can effectively convey the property's significance. Originally, the property extended to the north, to Haverford Avenue, and was used for the company (primarily for recreational use by employees). Development of portions of that acreage by subsequent owners has resulted in the former open space losing integrity and no longer reflects the historic use of the property or the intent of the Provident owners.

Additional Documentation

Photographs

Photo Log

Name of Property: Provident Mutual Insurance Company Building
City or Vicinity: Philadelphia County: Philadelphia State: PA
Photographer: Heritage Consulting Group
Date Photographed: March 2019

Description of Photograph(s) and number:

- 1 of 30. Exterior View, East Elevation, looking southwest.
- 2 of 30. Exterior View, East Elevation, looking west.
- 3 of 30. Exterior View, North Elevation, looking south.
- 4 of 30. Exterior View, West Elevation, looking east.

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

- 5 of 30. Exterior View, South and West Elevations, looking northeast.
- 6 of 30. Exterior View, South and West Elevations, looking northeast.
- 7 of 30. Exterior View, South Elevation, looking north.
- 8 of 30. Exterior View, Power House, looking southwest.
- 9 of 30. Exterior View, Garage, looking north.
- 10 of 30. Interior View, First Floor, entrance lobby, looking west.
- 11 of 30. Interior View, First Floor, entrance lobby, looking north.
- 12 of 30. Interior View, First Floor, presidential room, looking west.
- 13 of 30. Interior View, First Floor, office, looking southwest.
- 14 of 30. Interior View, First Floor, elevator lobby, looking west.
- 15 of 30. Interior View, Second Floor, elevator lobby, looking north.
- 16 of 30. Interior View, Second Floor, elevator lobby, looking east.
- 17 of 30. Interior View, Second Floor, office, looking west.
- 18 of 30. Interior View, Second Floor, looking east.
- 19 of 30. Interior View, Third Floor, elevator lobby, looking west.
- 20 of 30. Interior View, Third Floor, looking north.
- 21 of 30. Interior View, Fourth Floor, elevator lobby, looking west.
- 22 of 30. Interior View, Fourth Floor, looking south.
- 23 of 30. Interior View, Fifth Floor, lobby, looking south.
- 24 of 30. Interior View. Fifth Floor, looking west.
- 25 of 30. Interior View, Ground Floor, looking east.
- 26 of 30. Interior View, Ground Floor, looking north.
- 27 of 30. Interior View, Ground Floor, vault, looking west.
- 28 of 30. Interior View, Basement, looking north.
- 29 of 30. Interior View, Basement, elevator lobby, looking west.
- 30 of 30. Exterior View, Roof, looking south.

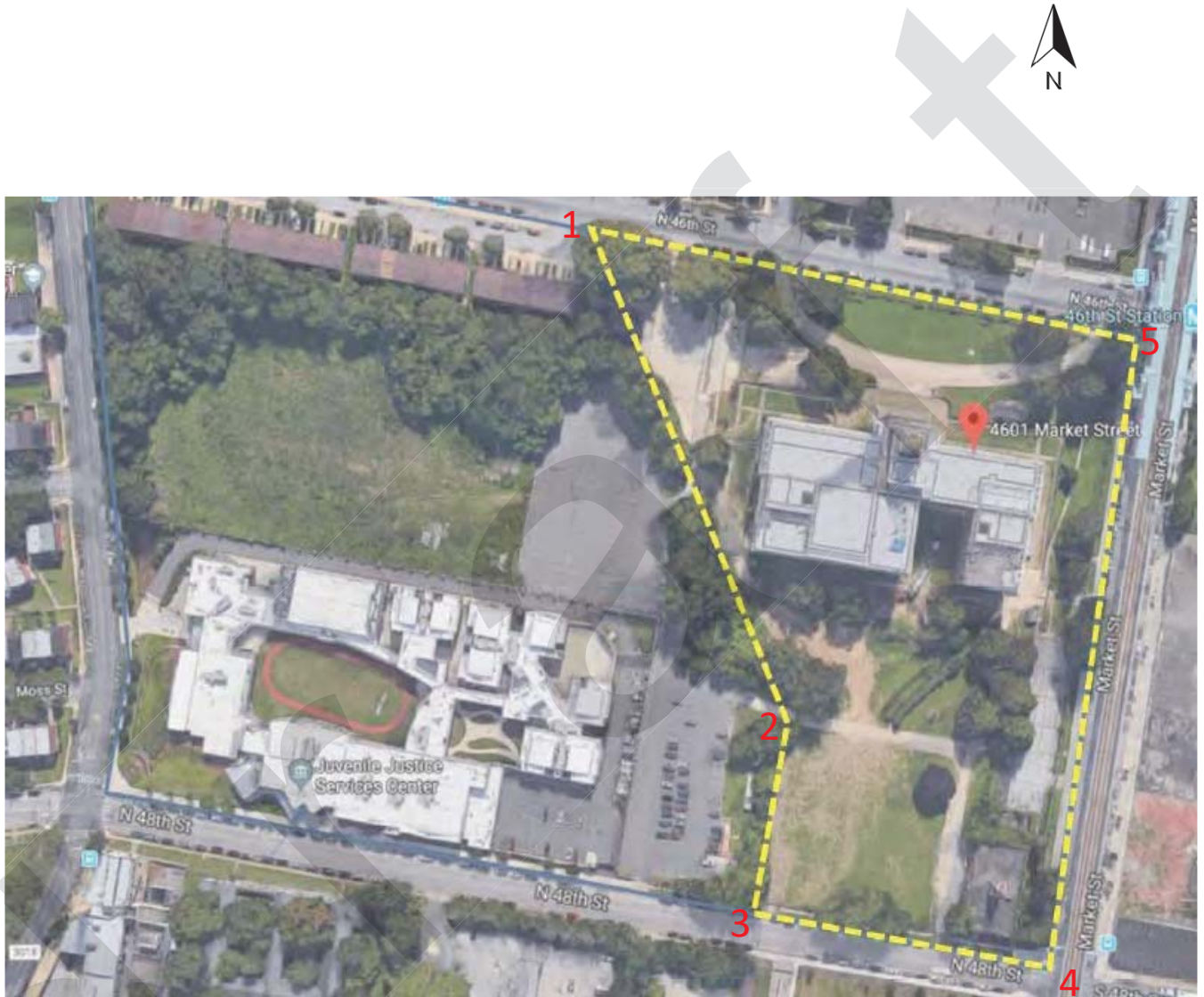
Index of Figures:

- Figure 1: USGS Map
- Figure 2: National Register Boundary Map
- Figure 3: Dallin Aerial Survey, 1939, Hagely Museum Collection
- Figure 4: Dallin Aerial Survey, 1938, Hagely Museum Collection
- Figure 5: Photo of the Fidelity Mutual Life Insurance Company Building
- Figure 6: Photo of the Penn Mutual Life Insurance Company Building
- Figure 5: Exterior Key
- Figure 6: Interior Photo Key of First Floor
- Figure 7: Interior Photo Key of Second Floor
- Figure 8: Interior Photo Key of Third Floor
- Figure 9: Interior Photo Key of Fourth Floor
- Figure 10: Interior Photo Key of Fifth Floor
- Figure 11: Interior Photo Key of Ground Floor
- Figure 12: Interior Photo Key of Basement
- Figure 13: Exterior Photo Key of Roof

Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

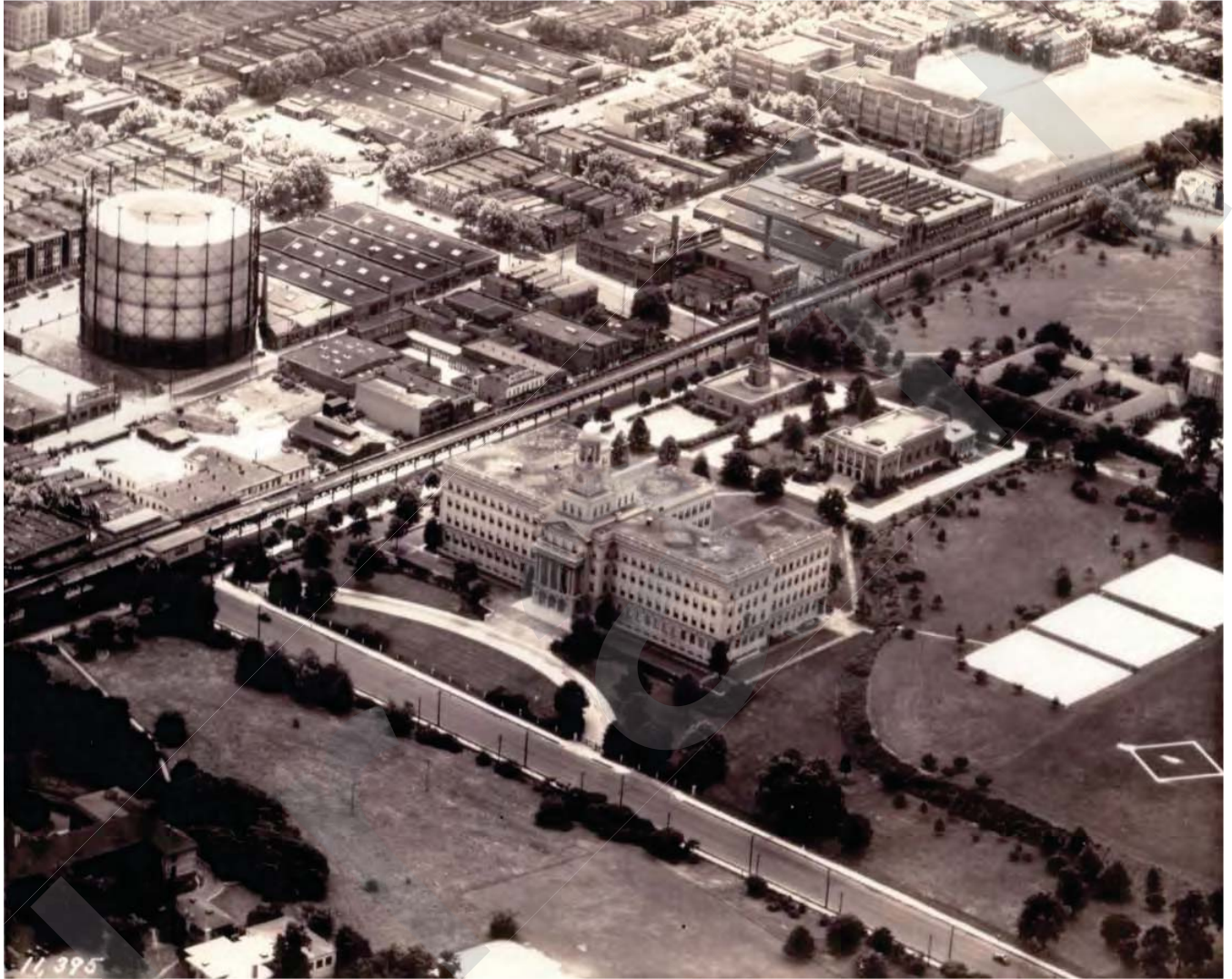
Figure 2: National Register Boundary Map (Boundary Datum Points in Red)



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Figure 3: Dallin Aerial Survey, 1939, Hagely Museum Collection



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Figure 4: Dallin Aerial Survey, 1938, Hagely Museum Collection



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Figure 5: Photo of the Fidelity Mutual Life Insurance Company Building (Image taken from the Philadelphia Athenaeum)



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

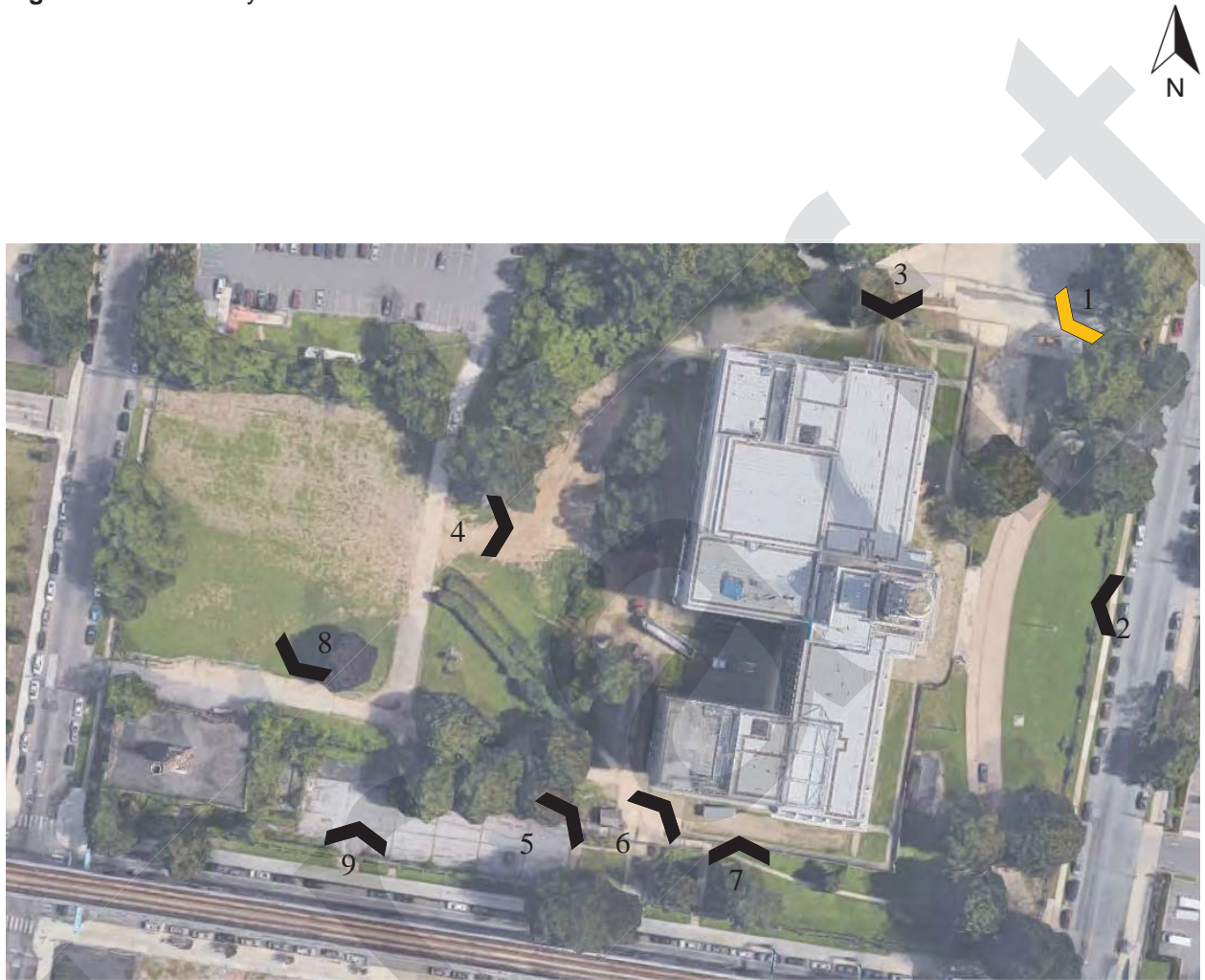
Figure 6: Photo of the Penn Mutual Life Insurance Company Building (Image taken from the Philadelphia Athenaeum)



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

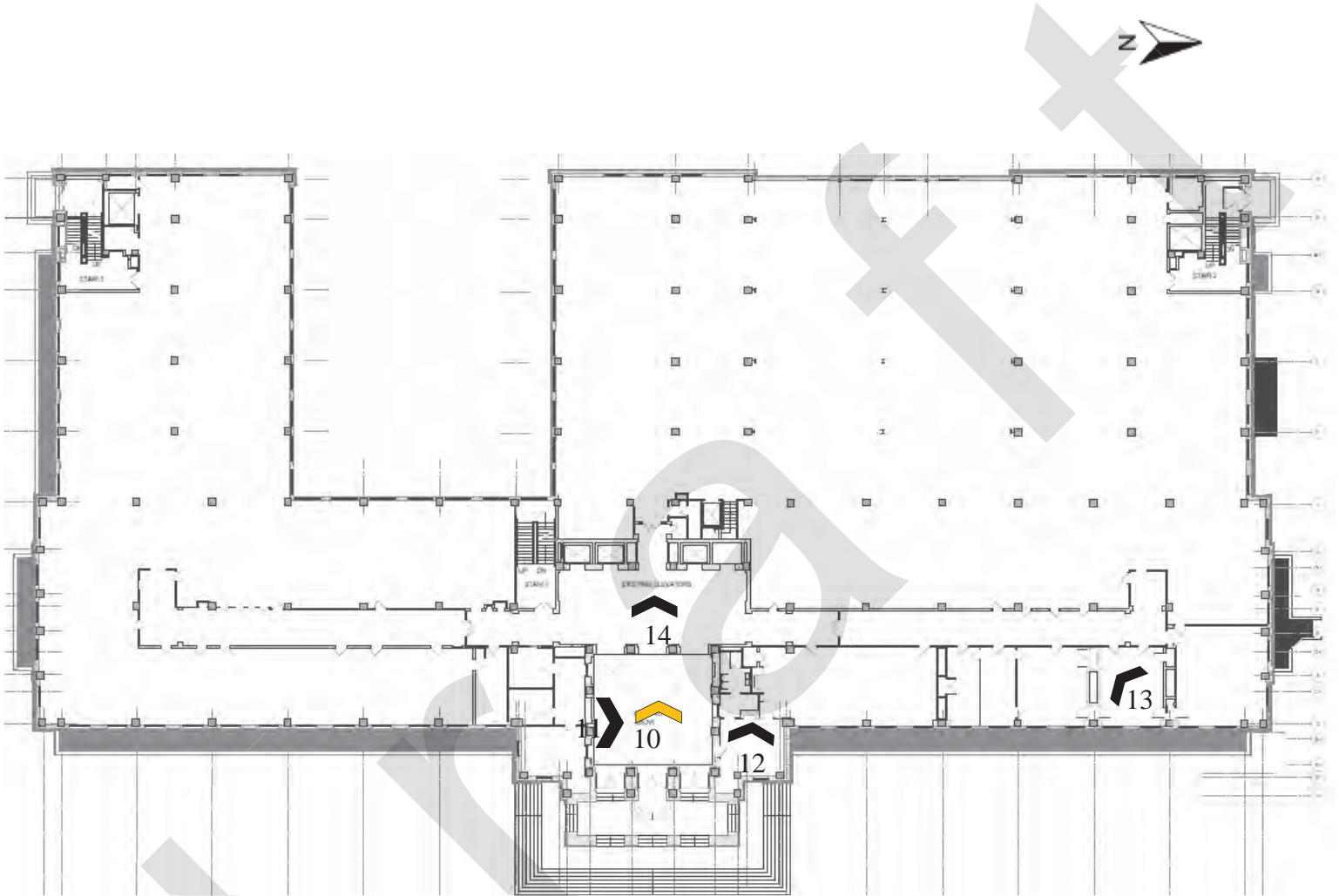
Figure 7: Exterior Key



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

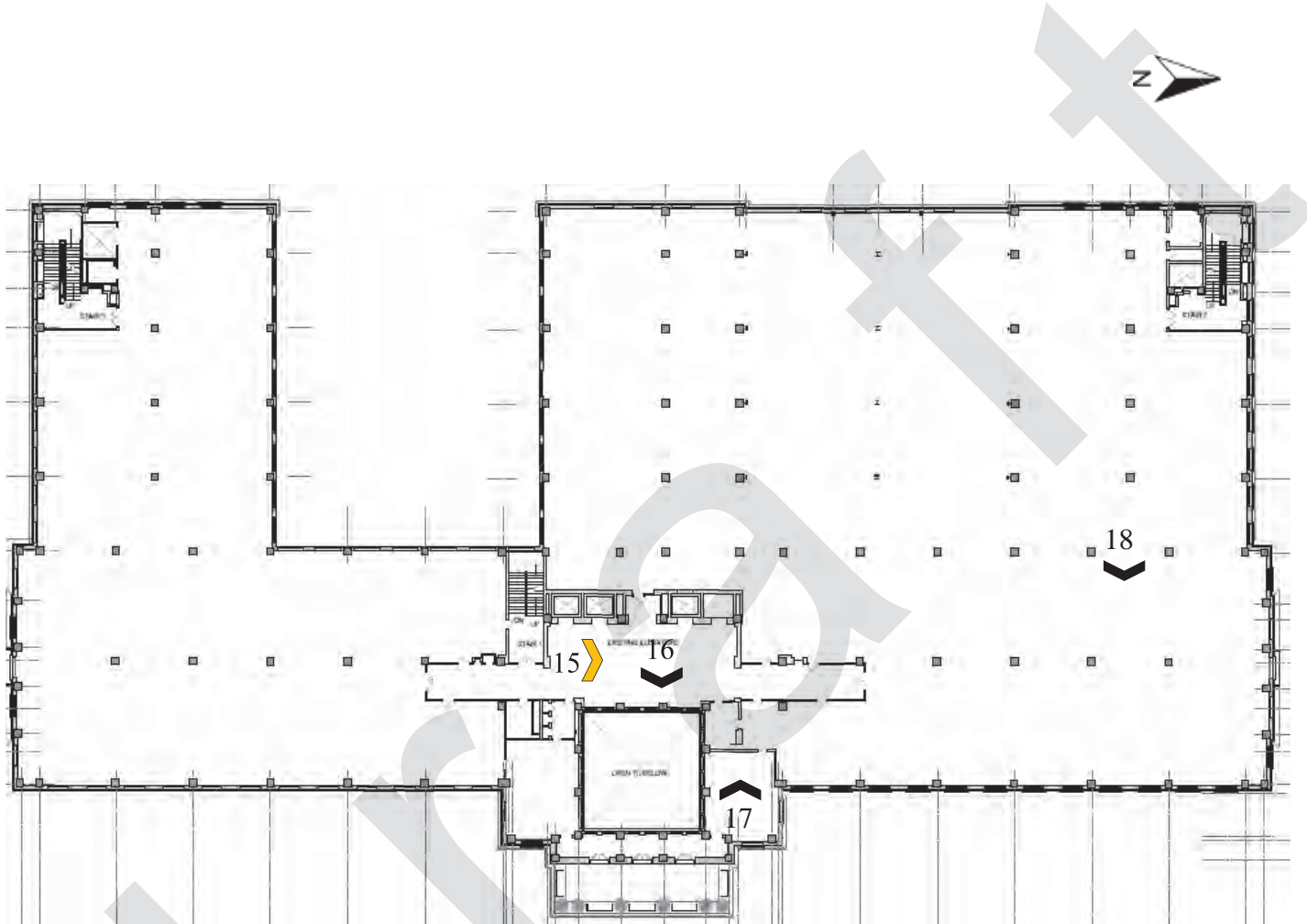
Figure 8: Interior Photo Key of First Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

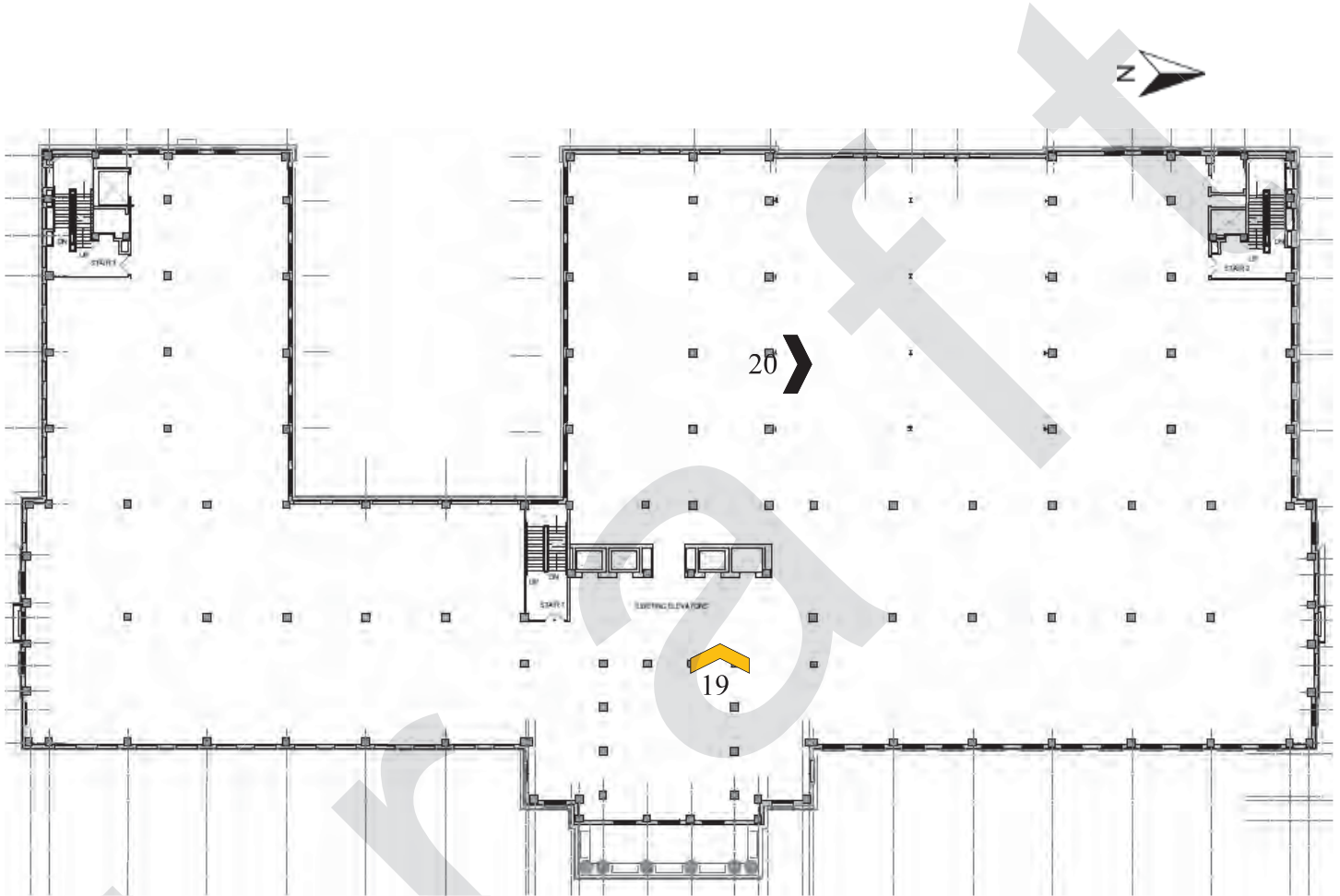
Figure 9: Interior Photo Key of Second Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

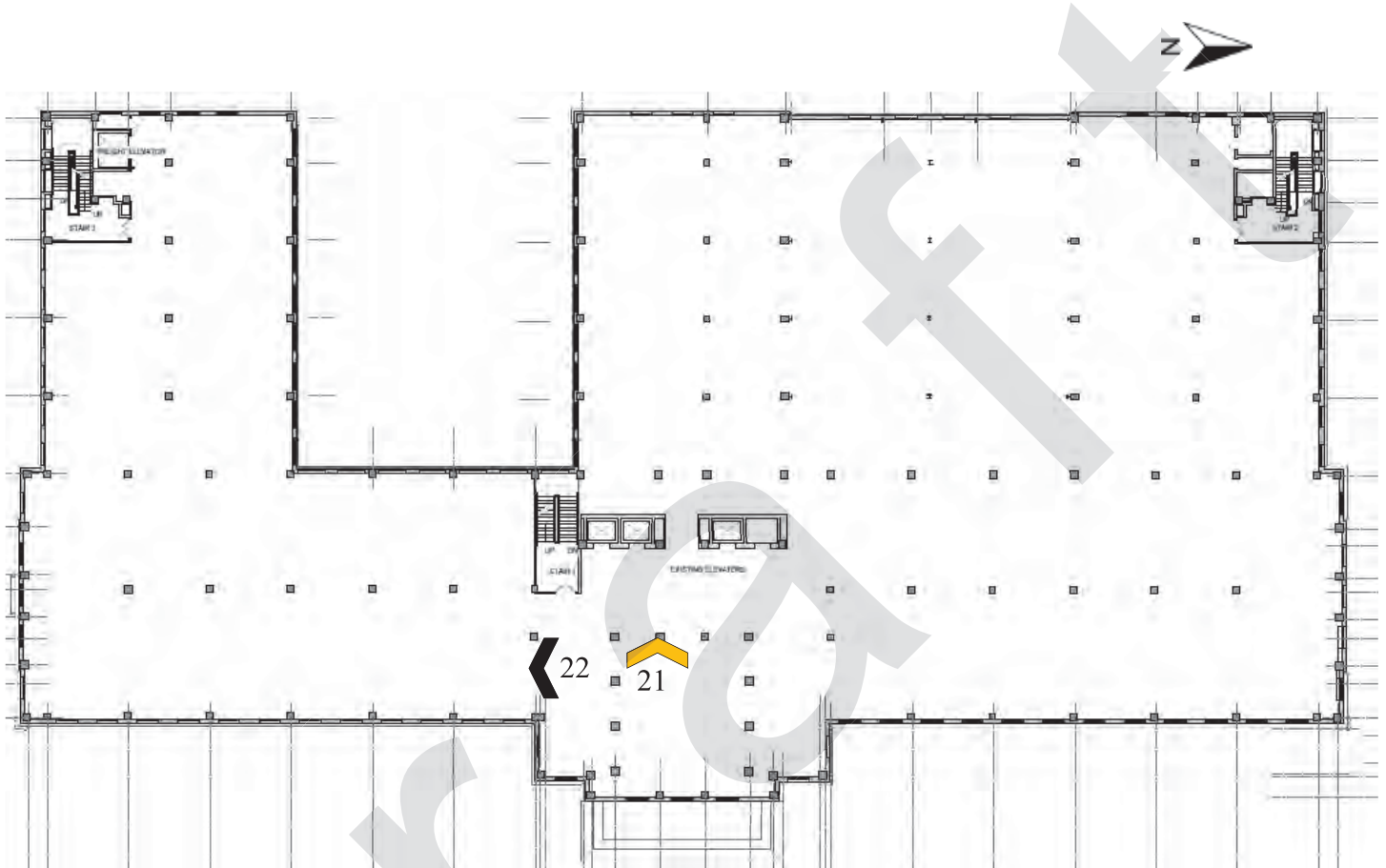
Figure 10: Interior Photo Key of Third Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

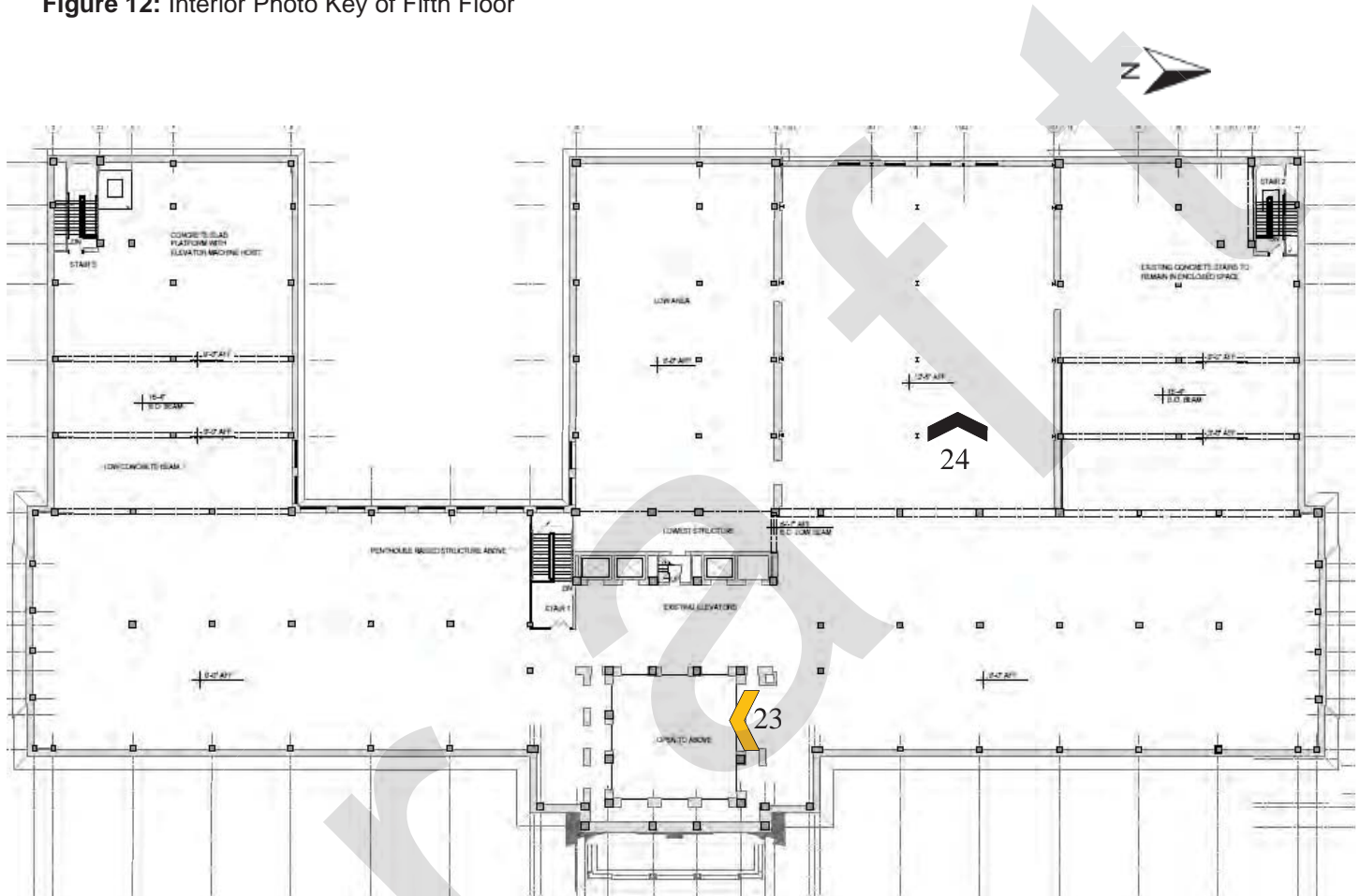
Figure 11: Interior Photo Key of Fourth Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

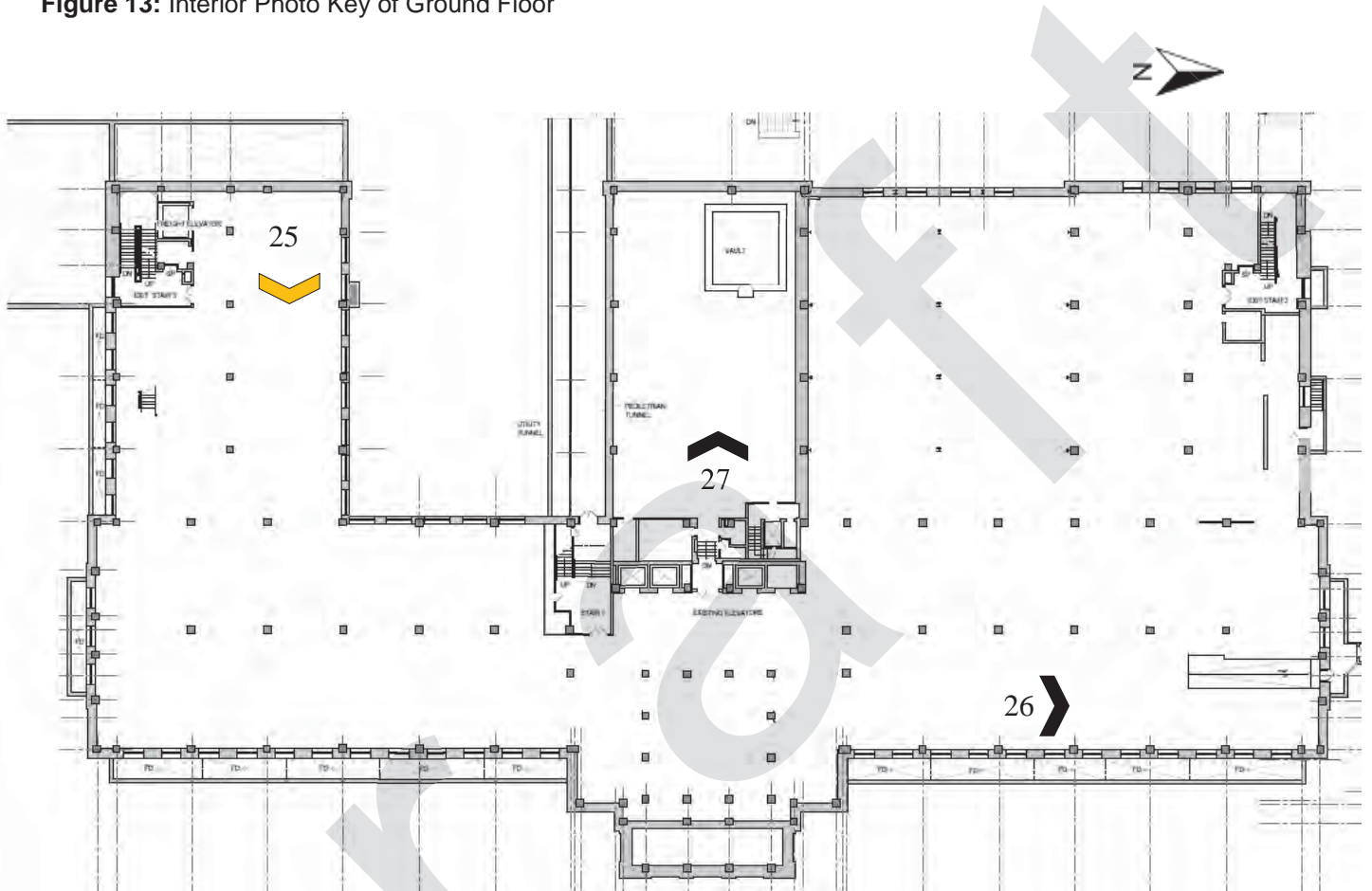
Figure 12: Interior Photo Key of Fifth Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

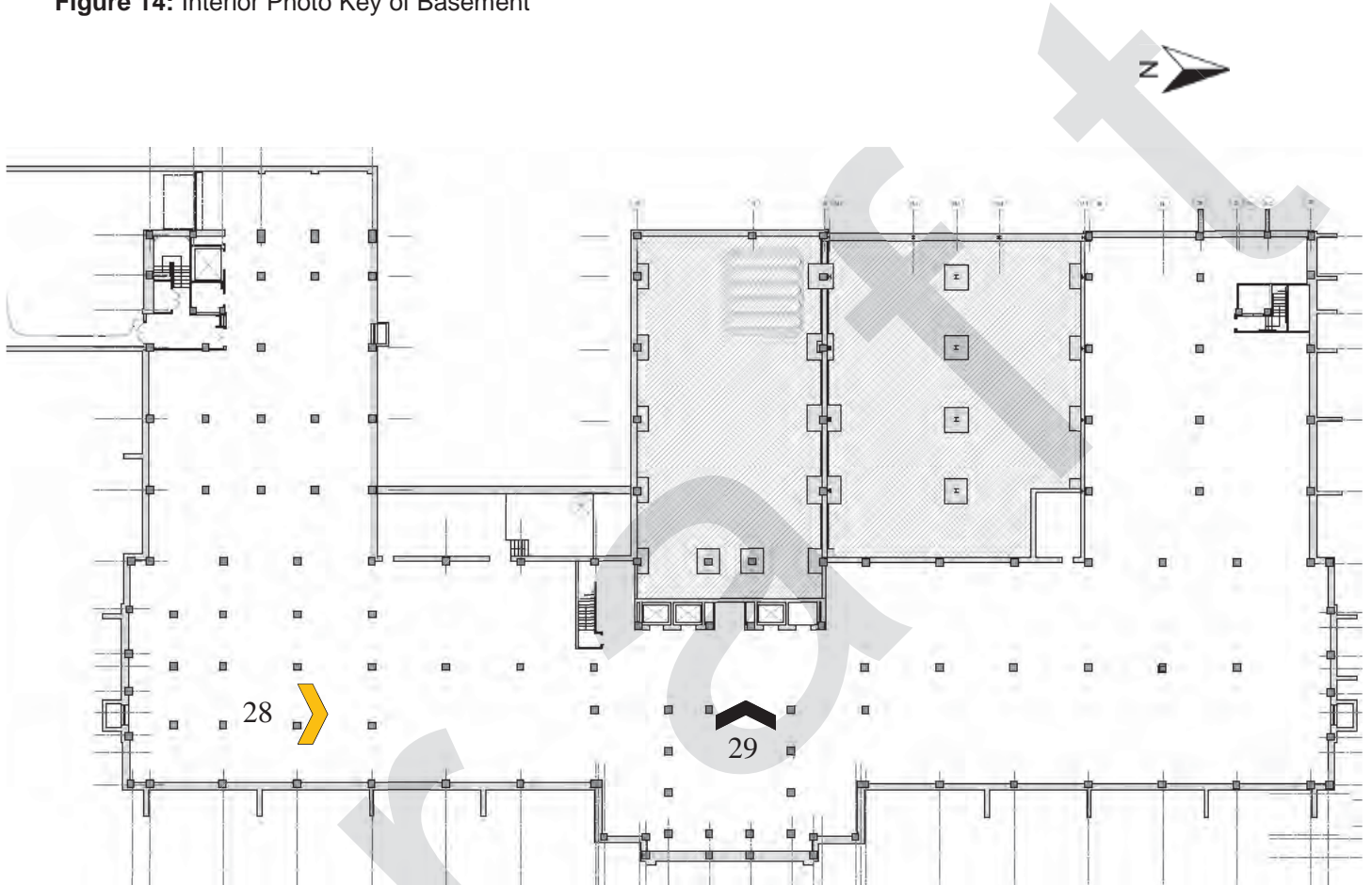
Figure 13: Interior Photo Key of Ground Floor



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

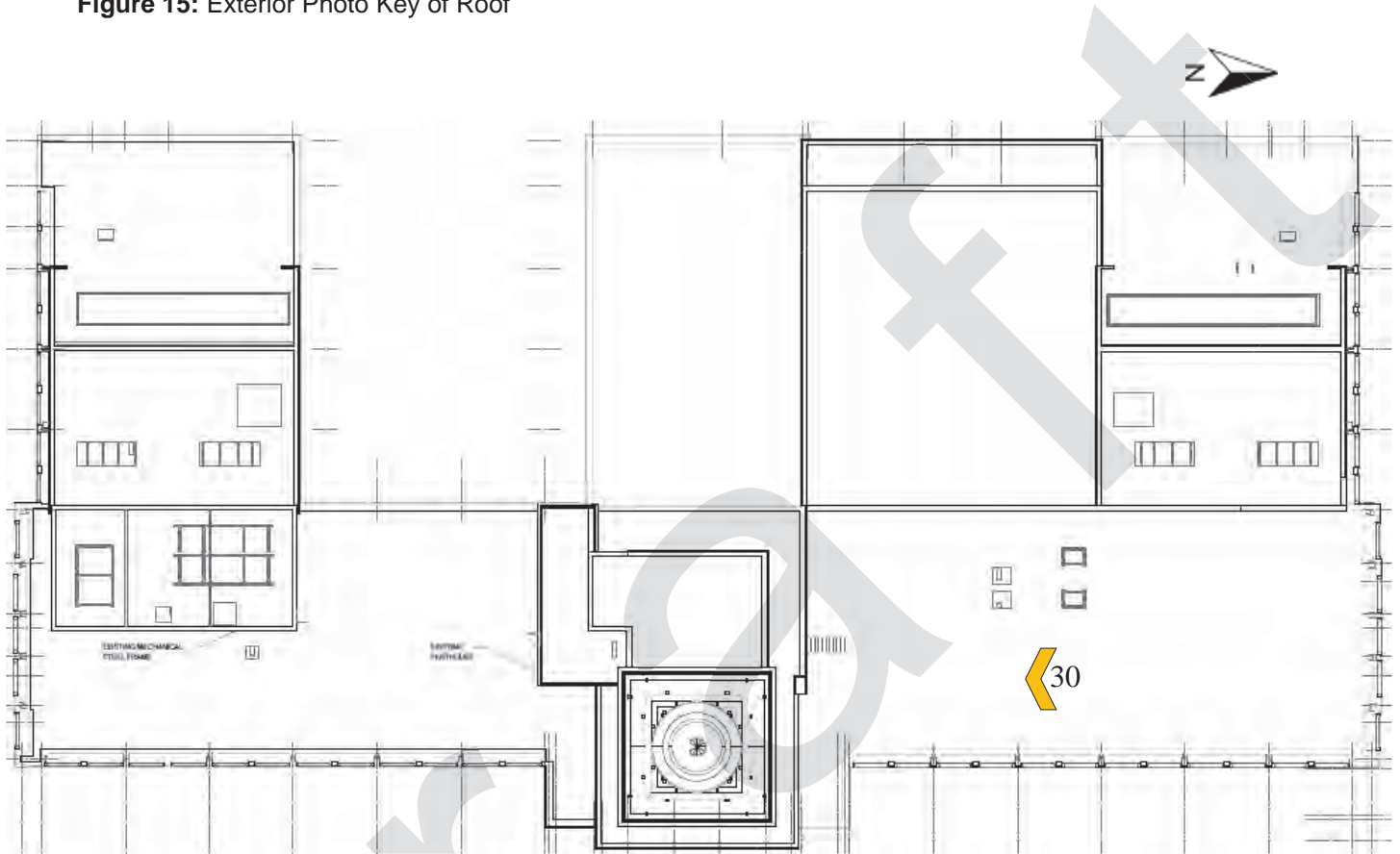
Figure 14: Interior Photo Key of Basement



Provident Mutual Insurance Company
Name of Property

Philadelphia, PA
County and State

Figure 15: Exterior Photo Key of Roof



Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.



Construction Site
Entrance and
Deliveries from
40th Street Gate





















