

Wisconsin Word Processing Format (Approved 1/92)

**United States Department of 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 *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an 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. Place additional entries and narrative items on continuation sheets (NPS Form 10-900A). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Underwriters Exchange Building
other names/site number

2. Location

street & number	828 North Broadway	N/A	not for publication
city or town	Milwaukee	N/A	vicinity
state Wisconsin	code WI	county Milwaukee	code 079
			zip code 53202

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 nationally statewide locally. (See continuation sheet for additional comments.)

Signature of certifying official/Title Date

State or Federal agency and bureau

In my opinion, the property meets does not meet the National Register criteria.
(See continuation sheet for additional comments.)

Signature of commenting official/Title Date

State or Federal agency and bureau

Underwriters Exchange Building
Name of Property

Milwaukee
County and State

Wisconsin

4. National Park Service Certification

I hereby certify that the property is:
___ entered in the National Register.
___ See continuation sheet.
___ determined eligible for the
National Register.
___ See continuation sheet.
___ determined not eligible for the
National Register.
___ See continuation sheet.
___ removed from the National
Register.
___ other, (explain:)

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property
(check as many boxes as
as apply)

private
 public-local
 public-State
 public-Federal

Category of Property
(Check only one box)

building(s)
 district
 structure
 site
 object

Number of Resources within Property
(Do not include previously listed resources
in the count)

contributing	noncontributing
1	buildings
	sites
	structures
	objects
1	0 total

Name of related multiple property listing:
(Enter "N/A" if property not part of a multiple property
listing.)

N/A

**Number of contributing resources
previously listed in the National Register**

0

6. Function or Use

Historic Functions

(Enter categories from instructions)

COMMERCE/TRADE: BUSINESS: OFFICE BUILDING

Current Functions

(Enter categories from instructions)

VACANT/NOT IN USE

7. Description

Architectural Classification

(Enter categories from instructions)

LATE 19TH AND 20TH CENTURY REVIVALS

Materials

(Enter categories from instructions)

foundation CONCRETE

walls BRICK

roof OTHER

other LIMESTONE

Narrative Description

(Describe the historic and current condition of the property on one or more continuation sheets.)

8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for the National Register listing.)

- 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

(Mark "x" in all the boxes that apply.)

Property is:

- 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 of age or achieved significance within the past 50 years.

Areas of Significance

(Enter categories from instructions)

COMMERCE

Period of Significance

1924-1966

Significant Dates

1924

1926

Significant Person

(Complete if Criterion B is marked)

N/A

Cultural Affiliation

N/A

Architect/Builder

Rosman & Wierdsma (architects)

Robert L. Reisinger Company (general contractor)

Narrative Statement of Significance

(Explain the significance of the property on one or more continuation sheets.)

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9. Major Bibliographic References

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

Previous Documentation on File (National Park Service):

- 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 #

Primary location of additional data:

- State Historic Preservation Office
- Other State Agency
- Federal Agency
- Local government
- University
- Other
Name of repository: Milwaukee Public Library

10. Geographical Data

Acreage of Property Less than one acre

UTM References (Place additional UTM references on a continuation sheet.)

1 16 426060 4765862
Zone Easting Northing

3 _____
Zone Easting Northing

2 _____
Zone Easting Northing

4 _____
Zone Easting Northing

See Continuation Sheet

Verbal Boundary Description (Describe the boundaries of the property on a continuation sheet)

Boundary Justification (Explain why the boundaries were selected on a continuation sheet)

11. Form Prepared By

name/title	Michael T. McQuillen, M.S.	date	April 2022
organization	McQuillen Historical Consulting, LLC	telephone	(414) 817-2571
street & number	1900 E. Wood Place	zip code	53211
city or town	Shorewood	state	WI

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Additional Documentation

Submit the following items with the completed form:

Continuation Sheets

Maps A USGS map (7.5 or 15 minute series) indicating the property's location.
A sketch map for historic districts and properties having large acreage or numerous resources.

Photographs Representative black and white photographs of the property.

Additional Items (Check with the SHPO or FPO for any additional items)

Property Owner

Complete this item at the request of SHPO or FPO.)

name/title	Paul Dincin, Chief Manager	date	April 2022
organization	828 Broadway Owner, LLC	telephone	(312) 399-8725
street & number	301 W. Grand Avenue, Suite 240	zip code	60654
city or town	Chicago	state	IL

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. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 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 Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects, (1024-0018), Washington, DC 20503.

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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Start description on line below

General Description

The Underwriters Exchange Building is located on the east side of North Broadway in between East Kilbourn Avenue and East Wells Street in the City of Milwaukee, Milwaukee County. Designed by the Milwaukee architectural firm, Rosman & Wierdsma, the Underwriters Exchange was constructed to serve as an office building for insurance firms. The interior layout of the building consisted of a double-loaded corridor with offices on each floor. Built in 1924, this eight-to-nine-story, reinforced-concrete, brick-veneered building features limestone decorative detailing on its primary (west) elevation. Originally designed as a seven-story building, permit records reveal that an additional story was added during construction, while a partial ninth floor was built in 1926. Fenestration predominantly consists of one-over-one, double-hung, wooden sash windows on the primary elevation and three-over-one or three-over-three, double-hung, metal sash windows on the side and rear elevations. On the interior, the building retains its historic circulation patterns, entrance lobby area, stairs – including its marble stairs adjoining the lobby – and mail chute. Office spaces feature modern partitioning and finishes, predominantly consisting of carpeting and suspended acoustical tile ceilings; however, removal of these modern finishes in select areas has revealed plaster ceilings and original flooring in the form of wooden floorboards and terrazzo. Original elements within the building entrance lobby consist of decorative plaster crown molding and marble flooring. Utilized as an office building until mid-2018; the Underwriters Exchange Building is currently vacant with plans to rehabilitate it for residential use under the federal historic preservation tax credit program. The building possesses a high degree of integrity dating to its historic period.

Statement of Description

Site and Setting

The Underwriters Exchange Building is located on the east side of North Broadway between East Kilbourn Avenue and East Wells Street within the downtown area of the City of Milwaukee. The primary (west) elevation abuts the wide concrete sidewalk along North Broadway, which is not landscaped. The north elevation is situated on the property lot line and is in close proximity to the rectory of Old St. Mary's Roman Catholic Church. This two-and-one-half-story brick rectory was built a year prior to the Underwriters Exchange Building. Landscaping on the church property in the form of evergreens and bushes is found by the northwest corner of the Underwriters Exchange. The south elevation is located

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within a few feet of a modern, six-story parking structure. A vehicular drive accesses the rear (east) elevation from North Milwaukee Street. This drive is framed on the south by the aforementioned parking structure and, on the north, by the one-story, brick-veneered Old St. Mary's Parish office building. A fenced area containing an electrical transformer and other utility boxes is situated next to the parking structure close to the rear entrance of the Underwriters Exchange Building. No landscaping is found along either the south or rear elevations. The immediate setting surrounding the Underwriters Exchange Building is a densely built, urban environment. In addition to the Old St. Mary's Church property to the north and parking structure to the south, City of Milwaukee municipal office buildings are found across North Broadway. Specifically, the thirteen-story Frank P. Zeidler Municipal Building (1959) is located directly across North Broadway from the Underwriters Exchange, while the four-story Milwaukee Department of City Development Building (1982) is situated south of the Zeidler Municipal Building.

Regarding the broader context of the city, the Underwriters Exchange Building is found within the east side area of downtown, which is bordered by the Milwaukee River on the west and Lake Michigan on the east. This section of Milwaukee's central business district was historically where the major banks, insurance companies, and brokerage companies established themselves. In addition to commerce, downtown also developed as a neighborhood and many residences remained when the Underwriters Exchange Building was constructed. However, downtown's development matched the growth of the region as a whole and larger-scale buildings replaced the smaller residences and commercial buildings. Vestiges of old downtown include Old St. Mary's Roman Catholic Church (1847) and St. John's Roman Catholic Cathedral (1853), which is located approximately two blocks east of the Underwriters Exchange Building. Other notable surrounding landmarks are Milwaukee's iconic City Hall (1895), found a block to the west, and the Milwaukee Athletic Club (1917) located a block to the south.¹

Exterior

Completed in 1924, this eight-to-nine-story, reinforced-concrete, brick-veneered building features limestone decorative detailing. Originally designed as a seven-story building, permit records reveal that an additional story was added during construction, while a partial ninth floor was built early in the building's history in 1926. The primary (west) elevation features face-brick. The first story consists of a cut-limestone veneer with vertical decorative elements framing the center entrance. This entrance contains modern aluminum-and-glass, double-doors. Above the entrance on the second level, the group

¹ John Gurda, *Milwaukee: City of Neighborhoods* (Milwaukee: Historic Milwaukee, Inc., 2015), 3, 5-7, 9; Sanborn Map Company, *Sanborn Fire Insurance Map, Milwaukee, Wis.* (New York: Sanborn Map Company, 1910 w/ updates to 1926 and 1910 w/ updates to 1961).

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of six windows features a continuous molded limestone lintel and recessed limestone panels separating the individual windows. The outermost bays of the primary elevation are framed by simple, slightly projecting brick pilasters. On the second-thru-eight floors, these outermost bays feature decoratively carved limestone spandrel panels. The façade's eight floor exhibits carved limestone ornamentation in the form of vertical elements dividing the windows of the middle bay, decoratively carved panels crowning the windows, and a continuous molded cornice. The area above this level features a limestone veneer, roundel window openings, and decoratively carved and pointed limestone elements serving as crowning features to the brick pilasters below. Window openings within the middle bay of the primary elevation contain limestone sills.²

Primary elevation face-brick wraps around to the first four bays of the side (north) elevation, while the rest of this elevation is veneered with painted common brick. The north elevation is unadorned lacking the limestone detailing of the primary façade. Approximately six window openings have been brick-infilled on this facade; however, the dimensions of the openings have not been altered.

The rear (east) elevation also is composed of painted common brick and lacks any decorative detailing. An additional building entrance containing a metal door with sidelight is found on the first level at the southern end of the rear elevation. This entrance accesses the rear stairs on the interior.

The side (south) elevation is largely obscured from view by the neighboring parking structure. Composed of painted common brick, it features window openings in the middle of the elevation, while the predominantly solid masonry end walls reflect the locations of the front and rear stairs on the interior. The middle section of this elevation is recessed creating a small area well next to the parking structure on the south.

Building fenestration predominantly consists of original, one-over-one, double-hung, wooden sash windows on the primary (west) elevation and original, three-over-one or three-over-three, double-hung, metal sash windows on the side and rear elevations. An exception to this is the seventh floor, where most of the original fenestration has been replaced with modern aluminum sash windows.

² Rosman & Wierdsma, "Underwriters Exchange Bldg, Milwaukee, Wis.," Architectural plans dated February 28, 1923; Original building permit (March 19, 1923); permit for "additional story" (September 14, 1923); permit for ninth floor (August 5, 1926), 828 North Broadway, on file at the Department of City Development, City of Milwaukee, 809 N. Broadway (First Floor), Milwaukee, WI.

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Historic photographs of the Underwriters Exchange Building found during the course of research are included with this nomination. The partial ninth floor, constructed in 1926 during the period of significance, is evident in the 1945 photograph. These historic photographs reveal that exterior alterations are primarily confined to the building entrance. The original entrance doors and transom have been replaced with the existing modern, aluminum-and-glass, double-doors with transom and sidelights configuration. This entrance is situated forward within the entrance opening compared to the historic entry doors. Additionally, limestone ornamentation above the entrance, including the original "UNDERWRITERS EXCHANGE" raised lettering signage, has been removed. Otherwise, the Underwriters Exchange Building possesses a high degree of exterior integrity; neither building permit records, nor historic fire insurance map images, reveal further exterior alterations.

Interior

On each floor of the building, the recurrent turnover in office tenants has resulted in office areas being regularly remodeled with new partition walls constructed and finishes installed. Most of these alterations have occurred following the period of significance. Ceilings throughout the building are predominantly suspended acoustical tile. Carpeting is the most common type of flooring with limited areas of modern ceramic tile. Recent removal of areas of modern ceilings and flooring has revealed original finishes, including plaster ceilings, wood (maple) flooring, and terrazzo flooring. Indeed, in areas where modern flooring has been removed both the wooden floorboards (primarily confined to offices) and terrazzo floors (located in upper floor elevator lobbies and corridors) are in good condition. A description of finishes within the building follows:

First Floor: The building entrance lobby is the primary public space in the Underwriters Exchange Building. Recent removal of a modern suspended ceiling and carpeting within the lobby has exposed the original decorative plaster crown molding and marble floor. The lobby also retains the original mailbox and associated mail chute, which extends up to the eighth floor. The mailbox and chute are situated between the passenger elevators. Adjoining the lobby is the original marble stair with marble wainscoting. First floor offices are carpeted with modern suspended acoustical tile ceilings. Modern wooden baseboards and chair rails are found in the building lobby and some offices. Modern wooden doors access the offices. Window openings feature wooden stools.

Second Floor: The elevator lobby, corridor and offices are carpeted with modern suspended acoustical tile ceilings. Many acoustical ceiling tiles have been removed revealing the original plaster ceiling. Adhesive from an earlier application of ceiling tile remains on the plaster ceiling. Carpeting removed in one office reveals original wooden floorboards that remain in good condition.

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Third Floor: Modern flooring has been removed within the elevator lobby revealing the original terrazzo floor, which has been cleaned. Otherwise, carpeting predominates and ceilings are suspended acoustical tile. Modern wood and wood-and-glass doors with modern door trim access the offices.

Fourth Floor: Carpeting and modern wooden wainscoting is found within the corridor. A portion of the carpeting has been removed within the elevator lobby revealing the original terrazzo floor. Modern acoustical tile ceilings and carpeting is found throughout this floor with modern wood-and-glass doors accessing the offices.

Fifth Floor: Similar to other floors, carpeting, acoustical tile ceilings, and modern wood and wood-and-glass office doors are found throughout the fifth floor. A large section of carpeting has been removed within the southwest corner of this floor revealing intact original wood and terrazzo flooring.

Sixth Floor: Modern acoustical tile has been removed throughout most of the office space revealing areas of older acoustical tile adhered directly to the plaster ceiling, as well as adhesive where this tile has been removed. Areas of carpeting have been removed showing original wooden flooring with carpet adhesive.

Seventh Floor: Areas of carpeting have been removed revealing original wooden floorboards within the office space and terrazzo flooring in the location of the original corridor. The elevator lobby features a modern suspended drywall ceiling and a modern ceramic tile floor. Otherwise, offices are carpeted. Most modern acoustical ceiling tiles have been removed to show the original plaster ceiling.

Eighth Floor: Similar to other floors, carpeting, acoustical tile ceilings, and modern wood and wood-and-glass office doors are found throughout the eighth floor. An area of modern wooden parquet flooring is found in one office.

Ninth Floor: Within the ninth floor corridor, modern acoustical tile has been removed revealing the wooden ceiling structure. Carpeting is found in most areas, although where it has been removed, wooden floorboards are exposed.

Basement level: Flooring within the basement is concrete. The basement is unfinished and largely dedicated to maintenance areas and storage space. It contains a boiler and exposed mechanical lines.

Interior circulation is provided by three stairways and two passenger elevators. On the first floor, the primary stair is composed of marble with marble railings and wainscoting. A wall with a door opening separating this stair from the building lobby is a later addition; the original (1923) architectural plans show the stairs open to the lobby. On the upper floors, this stair is utilitarian in character exhibiting steel stringers, treads, risers, and pipe railings with concrete landings. Metal screens fill the void between the handrail and stringer. While the primary stair terminates on the eighth floor, the rear stair, which is found in the southeast corner of the building, continues to the ninth floor. This open-riser steel stair similarly

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features concrete landings and pipe railings, although it lacks the screening of the primary stairs. A final stair located in the front of the building that connects the eighth and ninth floors is carpeted and features metal railings. The passenger elevators access all levels of the building except for the ninth floor. Situated in their original location, elevator doors and cabs are modern.

The original Rosman & Wierdsma architectural plans included with this nomination reveal that the building's circulation pattern is intact. As well, the historic layout, consisting of a double-loaded corridor with offices on each floor also remains largely intact, although portions of the corridor have been reoriented on the first, fourth, and fifth floors, while, on the seventh floor, most of the corridor has been absorbed into the office space due to a recent single tenant occupancy of this level. These original plans identify all private space within the building as dedicated to office use; most offices on the first, second and third floors featured shared waiting rooms, while waiting rooms are not shown within the offices on the floors above. Public restrooms on each floor were located at the end of the corridor by the rear stair. Flooring within the building was specified as wood (maple) in the offices, terrazzo in the corridors and elevator lobbies, and marble within the building entrance lobby. (Note, due to the fact that the eighth floor was added during construction and the ninth floor built in 1926, their floor plans were not included in the Rosman & Wierdsma architectural plan set and, as a result, their original configuration is not known. However, the single-loaded corridor layout on the ninth floor is most likely original considering the ninth floor features half the floor area of the floors below). A final note on the building's original interior arrangement, there is an inconsistency between the Rosman & Wierdsma plans and a newspaper account of the building, which noted the Underwriters Exchange Building featured a tea shop, beauty parlor and barber shop on the main floor. The city directory confirms that these amenities were found in the building; however, the original architectural plans do not identify their location. It is reasonable to assume these amenity spaces were modest in size considering the need to satisfy demand for office space was so great that additional floors were added to the building during construction and two years after it opened, respectively. Indeed, the city directory identifies the barber as a single individual, suggesting it may have been a one-chair shop.³

Historic building permits reveal that offices have been remodeled and office partition walls modified on each floor. Most of these remodelings occurred from the mid-1960s into the 1990s, which accounts for

³ Rosman & Wierdsma, "Underwriters Exchange Bldg, Milwaukee, Wis.," Architectural plans dated February 28, 1923; "Milwaukee's Handsome New Office Building a Community Center for Insurance Men," *Milwaukee Sentinel*, February 29, 1924, Page 7; *Wright's City of Milwaukee Directory* (Milwaukee: Wright Directory Company, 1924).

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the modern ceiling and flooring finishes. Another notable change that occurred on the interior was the installation of structural steel reinforcement in 1980. A letter dated October 2, 1980 from Leonard E. Sloane, City of Milwaukee Deputy Inspector of Buildings to Ergun I. Somersan, Chief Engineer, Wisconsin Department of Industry, Labor & Human Relations, Industrial Safety & Buildings Division details this component of the building's history:

The subject 8-1/2 story building was constructed in 1923 using fire resistive Type A No. 1 construction with a reinforced concrete structural frame. In April 1968, the seventh floor was remodeled and in the process the interior non-bearing partitions of Pyrobar sections were removed. Shortly thereafter, several of the central columns in the building failed in compression. The building was subsequently vacated and then sold. An engineering analysis and tests were made on the structural frame by a consulting firm. See attached report and drawings. The report recommends that certain concrete columns should be replaced with structural steel... A supplemental steel frame is also specified in the report.⁴

Structural steel columns and beams installed during this project was largely hidden and contained within walls and behind ceilings.⁵

Integrity

The Underwriters Exchange Building retains a high degree of integrity allowing it to convey its local significance in the area of Commerce for its association with the development of insurance exchange buildings during the early twentieth century. The period of significance begins in 1924 with the building's construction and ends in 1966 when the building no longer served as a center of insurance activity due to fewer insurance firm office tenants. Furthermore, this end date is closely aligned (within six years) of the National Register 50-year guideline for determining significance.

On the exterior, the Underwriters Exchange Building features its historic period massing and materials. Based on the two historic photographs of the building included with this nomination, the exterior integrity is exceptionally good and the Underwriters Exchange Building largely appears as it did

⁴ Building Plans Correspondence (e-files), Joseph Zilber, Towne Realty, 828 N. Broadway, Milwaukee, Box 179, Folder 102387 (file number E-102387), located at Wisconsin Historical Society, Archives, 816 State Street, Madison, Wisconsin.

⁵ Building permits, 828 North Broadway, on file at the Department of City Development, City of Milwaukee, 809 N. Broadway (First Floor), Milwaukee, WI.

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historically. These photographs reveal that alterations are primarily confined to the building entrance; specifically, the original doors and transom have been replaced and limestone ornament above the entrance, including the “UNDERWRITERS EXCHANGE” raised lettering, has been removed. Fenestration on the seventh floor has been replaced with modern aluminum windows.

On the interior, the building maintains its historic circulation patterns, entrance lobby area, stairs, including its marble stairs adjoining the lobby, and mail chute. Although office areas have undergone recurring remodeling alterations typical of a building that has seen regular turnover in its office tenants; resulting in the addition of new partition walls, suspended ceilings and modern flooring materials, the recent removal of some modern ceilings and flooring has revealed original features and finishes, including decorative plaster crown molding within the entrance lobby, wood (maple) flooring, and terrazzo flooring. As a result, the Underwriters Exchange Building continues to possess those architectural elements dating to the historic period when it served as a center for insurance activity. The building will be rehabilitated under the federal historic preservation tax credit program; a *Part 1 Historic Preservation Certification Application* (NPS Project #39,686) was approved by the National Park Service on February 6, 2019 and a *Part 2 Historic Preservation Certification Application* was conditionally approved on September 25, 2020.

 End of Description of Physical Appearance

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 Insert Statement of Significance

Statement of Significance

The Underwriters Exchange Building is locally significant under Criterion A: Commerce for its association with the development of insurance exchange buildings during the early twentieth century. Built in 1924, the Underwriters Exchange Building was part of a national trend that saw insurance exchange buildings constructed in Chicago, Illinois (1912), San Francisco, California (1913), Des Moines, Iowa (1923), and Boston, Massachusetts (1923). An additional example in Sioux City, Iowa was prominently rebranded, “Insurance Exchange Building” in the late 1920s approximately a decade following its construction. The development of insurance exchange buildings involved creating a center for insurance activity by housing a number of insurance firm offices in a single building. The earliest of these examples, the Insurance Exchange Building in Chicago, was characterized as reflective of the movement to effectively segregate business interests – in this case, those of the insurance industry – by bringing together the offices of all the insurance companies of America and Europe then represented in that city into a single building. Milwaukee’s Underwriters Exchange Building was similarly purpose-built, “the new structure embodies a new idea in Milwaukee – an office building designed as a community center for insurance men... the desirability has long been felt in insurance circles for a building in which the insurance companies might be centered.”⁶ Milwaukee insurance firms immediately congregated to the building; more than forty local firms, most of which represented national organizations, had leased offices in the building prior to its opening. Designed as a seven-story structure, further evidence of the desire of insurance firms to locate themselves within the building was the additional story added during construction, as well as a partial ninth floor built two years later, in 1926, in order to satisfy the demand for office space. The Underwriters Exchange Building would continue to serve as a center of insurance activity into the 1950s. By the 1960s, the number of insurance office tenants had decreased and the name of the building was ultimately changed to the “Association of Commerce Building,” identifying it with its largest tenant at that time, the Metropolitan Milwaukee Association of Commerce.⁷

⁶ “Milwaukee’s Handsome New Office Building a Community Center for Insurance Men,” *Milwaukee Sentinel*, February 29, 1924, Page 7.

⁷ “Milwaukee’s Handsome New Office Building a Community Center for Insurance Men,” *Milwaukee Sentinel*, February 29, 1924, Page 7; “Sale of the Underwriters’ Exchange,” *The Milwaukee Journal*, January 3, 1950, Page 12; “A. of C. Will Relocate in April,” *The Milwaukee Journal*, November 4, 1966, Part 2, Page 25.

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Period of Significance

An appropriate Period of Significance is 1924-1966. The beginning date represents the completion of the building. The ending date reflects the year the Metropolitan Milwaukee Association of Commerce announced plans to lease the first three-and-one-half floors of the building and began remodeling these floors for their offices. This would result in renaming the building after its new largest tenant. As a result, 1966 is a discernable year that identifies when the building's historic association as a purpose-built insurance center had clearly waned due to the decrease in insurance firm office tenants.

Land Acknowledgement

This nomination recognizes the depth of human presence here, the ancestral homeland of American Indians for millennia. From as early as the seventeenth century, Euro-American exploration and settlement, and ensuing military campaigns, all had the effect of repeated displacement of Indians of many tribal affiliations. This continuous tribal movement resulted in Wisconsin being home to many tribes who originated from other parts of the country, generating a pattern of immigration, relocation, and formation of a new homeland. Some of these tribes remain in Wisconsin; others may not, but numerous count Wisconsin as home: Brotherton, Dakota, Fox/Meskwaki, Ho-Chunk, Kickapoo, Mascoutens, Menominee, Miami, Munsee, Odawa, Ojibwa, Oneida, Potawatomi, Stockbridge, Sauk, and Wyandot tribes. We acknowledge that the property that is the subject of this nomination is located on land long occupied by American Indians, and since 1850, by the Potawatomi tribe.

Historical Context: Brief History of Milwaukee

The City of Milwaukee was built upon the marshes that existed at the confluence of the Milwaukee, Menomonee, and Kinnickinnic rivers before they flow into Lake Michigan. The land was originally populated by American Indian tribes including the Potawatomi and Menominee. The city was geographically divided into east, west and south sections by the rivers. Solomon Juneau claimed the east side (Juneautown), Byron Kilbourn the west (Kilbourntown), and George Walker the south (Walker's

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Point); all of which incorporated as the City of Milwaukee in 1846. This former trading post became the largest city and commercial center in Wisconsin.⁸

Industrial concerns such as tanning, meat-packing, brewing, and machinery manufacturing began to dominate Milwaukee's economy in the late nineteenth and twentieth centuries. In 1914, manufacturing output in the city was \$223.56 million and, within five years, this number had risen to \$576.16 million. In 1930, six years after the Underwriters Exchange Building opened, Milwaukee was the twelfth largest city in the United States featuring 578,249 residents. The insurance industry also was important in the early economic development of the city. Founded in Milwaukee in 1869, Northwestern National Insurance became the largest marine and fire insurance firm west of Buffalo. As well, Northwestern Mutual Life Insurance, which was founded in Janesville, Wisconsin in 1857 before relocating to Milwaukee two years later, became the seventh-largest life insurance company in the country by the mid-1880s. Having subsequently grown into the largest individual life-insurer in the United States, Milwaukee continues to serve as the location of Northwestern Mutual's headquarters, which currently occupies a four-square-block campus.⁹

Historical Context: Brief History of the National Development of Insurance

The role of insurance in society is succinctly summarized in author Mildred F. Stone's book, *A Short History of Life Insurance*:

For centuries men struggled with the problem of risk, ships and merchandise lost at sea through the chance of storm, homes and enterprises destroyed through the chance of fire, human life values wiped away through the chance of death. Slowly man began to learn that if the economic loss of chance is carried by a group of individuals, then the loss is distributed and falls lightly upon each member of the group. Instead of each individual bearing a given risk, he joins with a group and the risk is shared. The moment man discovered the principle of risk-sharing marked a most important advance. For if risk had to be borne by each individual alone, if the blow of mischance could never be softened, then there

⁸ Landscape Research, *Built in Milwaukee: An Architectural View of the City* (Milwaukee: City of Milwaukee, Department of City Development, 1981), 3, 7, 9; John Gurda, *The Making of Milwaukee* (Milwaukee: Milwaukee County Historical Society, 1999), 6-8, 19-21, 60-61.

⁹ John Gurda, *The Making of Milwaukee* (Milwaukee: Milwaukee County Historical Society, 1999), 111, 140, 160-164, 241-243, 246, 255; John Gurda, *Milwaukee: City of Neighborhoods* (Milwaukee: Historic Milwaukee, Inc., 2015), 12.

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could be no security, and the desire for security is one of the fundamental instincts.¹⁰

Insurance activity in Colonial America followed the model established in England. Specifically, in regard to marine insurance, individual insurers or underwriters transacted business with merchants in coffee houses or public insurance offices in Philadelphia, Boston and New York as was the custom in London. Following the Revolution, a number of insurance companies were organized and, by the early nineteenth century, the utility of fire insurance saw many cooperative fire insurance companies established. Higher commissions paid for generating new policies and the proliferation of insurance agencies to solicit new business led to further expansion of the insurance industry during the 1800s and into the twentieth century. Specific to life insurance, the first half of the twentieth century saw an increase of insurance in force from approximately \$8 billion at the beginning of the century to \$174 billion by 1946. The number of insurance companies increased from less than one hundred to over five hundred during the same period. This development was national with life insurance companies organized in virtually every state; whereas, in 1900, life insurance home offices were found in only twenty-four states. Professional development within the field was demonstrated by the founding of the American College of Life Underwriters in 1927, which conveyed the designation Chartered Life Underwriter (C.L.U.) through satisfactory completion of coursework and examination. By 1941, there were approximately three thousand Chartered Life Underwriters nationally. Furthermore, courses required for C.L.U. designation, as well as courses related to the general study of insurance, were established at colleges and universities.¹¹

History of Insurance in Wisconsin and Milwaukee

(Note, *Wisconsin Cultural Resource Management Plan* does not feature context chapters on the historical development of either commerce or insurance). The insurance industry has a long history within Wisconsin serving as headquarters for such nationally recognized firms as Wausau Insurance, American Family Insurance, Society Insurance, Acuity Insurance, and Sentry Insurance – all of which were founded in the state. Historically, many of these firms were established to provide workers compensation or other types of insurance for specific professions: farmers (American Family), threshermen (Society),

¹⁰ Mildred F. Stone, *A Short History of Life Insurance*, 2nd ed. (Indianapolis: The Insurance Research & Review Service, Inc., 1947), 7-8.

¹¹ Stone, *A Short History of Life Insurance*, 2nd ed., 52-53, 55, 62, 69, 72-73, 92.

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retail hardware proprietors (Sentry) and the paper industry (Wausau). In Milwaukee, Northwestern Mutual continues to be a significant presence in the city.¹²

Briefly focusing on the history of one company – namely, Sentry Insurance – is instructive of broad early trends in the history and growth of the insurance industry in the state. Sentry was established in 1904 as the Hardware Dealers Mutual Fire Insurance Company of Wisconsin by members of the Wisconsin Retail Hardware Association. At that time, hardware stores sold kerosene and other flammable products for which the insurance industry charged them high rates. The belief that these rates were out of proportion to the potential risk prompted the hardware retailers to take this action. In 1914, they also formed the Wisconsin Hardware Limited Mutual Liability Insurance Company to provide workers' compensation and general liability policies in response to newly enacted workers' compensation legislation. This second mutual company was necessitated by the prohibition on insurance companies from covering both property risks and casualty risks. The Wisconsin Retail Hardware Association immediately recognized the need and benefit of offering insurance beyond their membership in order to spread their potential liability. During the 1920s, the two Hardware Mutual companies grew in membership and, by 1932, they were licensed to sell insurance in all forty-eight states. In 1938, their fire insurance company had 69,802 policyholders, while the casualty company featured 131,764 clients. Twenty years later, in 1958, the Hardware Mutual companies established a new entity – Sentry Life Insurance Company – to meet the life insurance needs of its policyholders. Annual premiums of the mutual companies reached \$100 million by 1960. In 1963, at a time when their combined assets exceeded \$66 million, the Hardware Mutual branding was dropped and the companies were renamed, Sentry Insurance.¹³

The first mention of an insurance company in Milwaukee was the Wisconsin Marine and Fire Insurance Company in 1839. Founded by George Smith and managed by Alexander Mitchell, the firm operated as a bank. The first company to establish an agency in Milwaukee was the Protection of Hartford in 1842. Two years later, Aetna of Hartford also established an agency in the city. In 1846, the Milwaukee Mutual Fire Insurance Company was organized as the second insurance concern in Milwaukee. In the decade of

¹² Barbara Wyatt, ed., *Cultural Resource Management in Wisconsin*, 3 vols. (Madison, WI: State Historical Society of Wisconsin, Historic Preservation Division, 1986).

¹³ *Sentry Insurance: 100 Years of Strength, Protection, Vigilance Since 1904* (Stevens Point, WI: Worzalla Publishing, 2004), 6-7, 10, 14-15.

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the 1860s, seven more local insurance companies were started in the city and, in 1866, the Milwaukee Local Board of Underwriters was organized. Interestingly, many of these early insurance firms were located on Broadway – including C. J. Cary & Company (insurance agents) and Hibbard & Vance (insurance and vessel agents) – where the Underwriters Exchange Building ultimately would be purpose-built containing one hundred offices suites specifically serving the insurance industry in 1924. Finally, it should be noted that the former State Bank of Wisconsin building at 210 E. Michigan Street in Milwaukee, constructed in 1856, was colloquially referred to as the “Insurance Exchange” in the early- to mid-twentieth century. Functioning as a bank for approximately sixty years, the building was later occupied by the offices of Chris Schroeder & Son Insurance, which appears to be the origin of its Insurance Exchange name; however, this should not be confused with the Underwriters Exchange Building and Insurance Exchange Buildings described in the next section, which were purpose-built as centers of insurance activity. Indeed, the National Register nomination for the State Bank of Wisconsin does not mention the later insurance-associated name of the building (NRHP #84003742).¹⁴

Development of Insurance Exchange Buildings

The Underwriters Exchange Building is associated with the national development of insurance exchange buildings during the aforementioned period of insurance industry growth in the 1910s and 1920s. This model involved creating centers of insurance activity by housing a number of insurance firm offices within a single building. Insurance exchange buildings were constructed in Chicago, Illinois (1912), San Francisco, California (1913), Des Moines, Iowa (1923), and Boston, Massachusetts (1923). These last two examples were built virtually concurrently with the subject Underwriters Exchange Building. An additional insurance exchange building was established in Sioux City, Iowa in the late 1920s.

Insurance industry trade journals, including *The Insurance Press* and *The Weekly Underwriter*, reported on the development of insurance exchange buildings. *The Insurance Press* noted the fondness Chicago insurers had for their existing insurance district, but also the willingness to relocate to the new Insurance

¹⁴ “Underwriting in Milwaukee,” *The Argus* 10, no. 1 (January 1880): 10-31; John Gurda, *The Making of Milwaukee* (Milwaukee: Milwaukee County Historical Society, 1999), 43; National Register of Historic Places, State Bank of Wisconsin, Milwaukee, Milwaukee County, Wisconsin, National Register #84003742; H. Russell Zimmermann, “Old Bank Building Here Lives Beyond a Century,” *The Milwaukee Journal*, January 17, 1971; John D. Buenker, ed., *Milwaukee in the 1930s: A Federal Writers Project City Guide* (Madison: Wisconsin Historical Society Press, 2016), 64; Richard W. E. Perrin, *Milwaukee Landmarks* (Milwaukee: Milwaukee Public Museum, 1979), 78-79.

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Exchange Building, “many Chicago fire insurance managers are sorry to give up the designation of La Salle Street, which has come to be synonymous with the insurance district, when they come to remove to the Insurance Exchange.”¹⁵ An article on the Chicago Insurance Exchange Building published in the March 1912 edition of *Building Progress* discussed the effectiveness of creating these centers of insurance activity:

The erection of a large and expensive building, now nearly completed, at Chicago, to be not only called “The Insurance Exchange,” but actually to be an insurance exchange, is a business movement which illustrates in the most effectual manner the modern tendency to segregate business interests in the large centers of activity in this country. As far as the insurance business is concerned, Chicago and its capitalists seem to have taken the lead in providing for it in a most comprehensive manner, for the building now approaching completion fulfills all the conditions essential for bringing together the business offices of all the insurance companies of America and Europe that are now represented at Chicago. The business offices located there cover nearly all of the territory of the middle West and far West, and that is probably the largest distributing point in the world for the indemnity afforded by the immense capital invested in the Eastern and European companies... the business to be done in the Insurance Exchange will be entirely representative. Such an aggregation, therefore, could hardly be successful either in New York or London, which are the headquarters of so many companies. But Chicago has become the great central focal point whence the indemnity is distributed by representatives. This enterprise necessarily called for a great building, and as a result the Insurance Exchange is the largest thus far projected in Chicago for office purposes... it was necessary to secure the endorsement and encouragement of the representatives of the great fire insurance companies, for the success of the scheme involved the moving of practically the entire insurance interests from La Salle Street – their recognized home for over half a century – and the establishment of a new center.¹⁶

The *Building Progress* article further stated the building was twenty-one stories in height (above ground) and, with 580,000 feet of rentable space, it was the largest building constructed in Chicago. Amenities within Chicago’s Insurance Exchange included a library and an auditorium where insurance industry meetings and educational lectures were held.¹⁷

¹⁵ “La Salle Street,” *The Insurance Press* 34 (February 28, 1912): 3.

¹⁶ Peter B. Wight, “The New Insurance Exchange Building Chicago,” *Building Progress* 2, no. 3 (March, 1912): 69-74.

¹⁷ “Meeting of the N.F.P.A.,” *The Insurance Press* 34, no. 872 (May 15, 1912): 1; “Northwestern Association,” *The Insurance Press* 35 (October 9, 1912): 3.

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Similar to Chicago's Insurance Exchange Building and Milwaukee's Underwriters Exchange Building, construction of the Insurance Exchange Building in Des Moines, Iowa fulfilled a long-held desire to create an insurance center in that city:

Uniting as it does the offices of a number of insurance companies, the building fulfills the dream of years, namely, that a large share of the insurance companies of the state could be united in one building which would offer recognition of the service insurance has rendered to the state.¹⁸

George B. Peak, president of the Central Life Assurance Society of the United States, was the owner and developer of the Des Moines Insurance Exchange Building. His firm occupied the top two floors of the ten-story Insurance Exchange, while numerous other insurance firms leased offices on the remaining floors. Northwestern Mutual Life and Union Central Life, both of Milwaukee, were building tenants. Related to the development of the Insurance Exchange, the *Des Moines Tribune* noted the following:

The Insurance Exchange Building has been the talk and desire of many citizens of Des Moines for a number of years. At one time an effort was made to modify the insurance laws of the State of Iowa so that several companies could unite in the construction of a great building of this kind, thus recognizing the great service which insurance had rendered to the state. For some reason this effort was not successful. Mr. Peak finally undertook the enterprise and the great building now nearing completion at the corner of Fifth Street and Grand Avenue is the result.¹⁹

Upon completion the building was identified as, "the largest fireproof office building in the State of Iowa."²⁰ Similar to Chicago's Insurance Exchange Building, the Des Moines Insurance Exchange featured a large assembly room that was able to seat 600 people. This assembly room was seen as an additional convenience and inducement to have insurance companies locate their offices within the building.²¹

¹⁸ "Insurance Building To Be Business Hub," *The Des Moines Register*, July 22, 1923, Page 9.

¹⁹ "George B. Peak, Builder and Owner of the Insurance Exchange Bldg.," *Des Moines Tribune*, July 24, 1923, Page 6.

²⁰ "New Buildings in Des Moines," *The Insurance Press* 53 (July 27, 1921): 6; "George B. Peak, Builder and Owner of the Insurance Exchange Bldg.," *Des Moines Tribune*, July 24, 1923, Page 6.

²¹ "George B. Peak, Builder and Owner of the Insurance Exchange Bldg.," *Des Moines Tribune*, July 24, 1923, Page 6.

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Construction of the Insurance Exchange Buildings in San Francisco and Boston also were extensively noted in their local newspapers. The interior arrangement of San Francisco's eleven-story Insurance Exchange was identified as planned for the convenience of insurance companies and insurance brokers that would occupy its offices. In its planning, the building was said to be, "equal, if not superior, in appointments and finish to any building heretofore constructed west of Chicago."²² Boston's eleven-story Insurance Exchange Building was the culmination of a desire for such a building:

Various attempts have been made for several years to bring about cooperation among the insurance organizations of the city, looking to the housing of the various boards under one roof. The need has always been felt, but the details have invariably failed to work out satisfactorily until the present proposition was presented.²³

The upper three floors of Boston's Insurance Exchange were to be occupied by the following organizations: Boston Board of Fire Underwriters; New England Insurance Exchange; Insurance Library Association of Boston; Boston-Metropolitan Stamping Office; Underwriters Bureau of New England; and the United Bureau of United Inspection. Prior to this time, these organizations were scattered among various buildings in Boston. The remaining floors of the Boston Insurance Exchange were to be occupied by, "practically all of the largest insurance concerns in the city [which] have already secured new quarters, the leases running from 10 to 15 years."²⁴

A final example in Sioux City, Iowa was renamed the Insurance Exchange Building approximately a decade following its construction. Sioux City's Insurance Exchange Building was originally referred to as the Grain Exchange when it was built by the Davidson Realty Company in 1917. This designation was an enticement for the Board of Trade and member grain commission firms to move from another Davidson Realty Company-owned building to this new six-story structure. Featuring decorative terra cotta exterior elements and built at a cost of \$250,000, it was one of the most expensive buildings constructed in Sioux City and, similar to the Underwriters Exchange Building, featured marble and

²² "\$1,000,000 Building In Business District," *The San Francisco Examiner*, May 31, 1912, Page 12; "New Experiment in Raising Ten-Story Building Proves to Be Success," *The San Francisco Examiner*, June 1, 1913, Page 65.

²³ "Insurance Organizations To Be Housed In One Structure," *The Boston Globe*, February 18, 1922, Page 7.

²⁴ "Purchases 26 Buildings in \$6,000,000 Project," *The Boston Globe*, November 7, 1922, Page 22.

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terrazzo interior finishes. Although the Board of Trade and grain commission firms occupied the top two floors of the building, insurance agents were the predominant office tenants on the building's lower floors. This resulted in renaming the property, "Insurance Exchange Building" by the late 1920s. This rebranding included the installation of a lighted blade sign that was four stories in height highlighting the building's new name.²⁵

It is within this national environment of insurance exchange building construction that Milwaukee's Underwriters Exchange Building was built.

Resource-Specific History

Designed by the Milwaukee architectural firm Rosman & Wierdsman, the Underwriters Exchange Building featured one hundred office suites and was constructed at an approximate cost of \$500,000. Owned by the S. E. Tate Printing Company, the office building was built in response to the desire to create a center for insurance activity and house numerous insurance firms in a single building:

The new structure embodies a new idea in Milwaukee – an office building designed as a community center for insurance men. The desirability has long been felt in insurance circles for a building in which the insurance companies might be centered. E. A. Wilson of the Wisconsin Bond and Mortgage Company, to meet the need for such a building, undertook the practical measures resulting in its erection. It was through Mr. Wilson's efforts that the S. E. Tate Printing Co. was won to finance the project... more than forty Milwaukee insurance firms, most of whom represent national organizations, have already leased seven floors of the new building.²⁶

Elmer L. Arnold was the owner and president of the S. E. Tate Printing Company, while also serving as president of the Wisconsin Bond and Mortgage Company. E. A. Wilson was vice-president of Wisconsin Bond & Mortgage and other officers of that firm, including Miner R. Rosman (secretary) and Robert

²⁵ "Big Building Plans Ready," *Sioux City Journal*, February 4, 1917, Page 7; *Sioux City Journal*, May 12, 1917, Page 14; *Sioux City Journal*, June 13, 1917, Page 12; "Name Davidson Building," *Sioux City Journal*, June 21, 1917, Page 7; "Grain Firms to Move," *Sioux City Journal*, July 6, 1917, Page 5; *Sioux City Journal*, September 25, 1917, Page 14.

²⁶ "Milwaukee's Handsome New Office Building a Community Center for Insurance Men," *Milwaukee Sentinel*, February 29, 1924, Page 7.

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Reisinger, were involved in the planning and construction of the Underwriters Exchange Building.²⁷

Some of the insurance firms located within the Underwriters Exchange Building when it opened included Equitable Life Assurance; Milwaukee Mutual Fire Insurance Company; James S. Kemper & Company insurance; Lumberman's Mutual Casualty Company; Lumberman's & Manufacturers Insurance Agency; National Retailers Mutual Insurance Company; Central Manufacturers Mutual Insurance Company; Hartford Fire Insurance Company; Citizens Insurance Company; Hanover Fire Insurance Company; Northern Assurance Company; Chicago Fire Insurance Company; Presidential Fire Insurance Company; Commonwealth Insurance Company; Mercantile Insurance Company; Pennsylvania Fire Insurance Company; North British & Mercantile Insurance Company; Continental Insurance Company of New York; Niagara Fire Insurance Company; Commercial Union Assurance Company, Ltd.; California Insurance Company; Union Assurance Society, Ltd.; Commercial Union Fire Insurance Company; Palatine Assurance Society; Great American Insurance Company; American Alliance Insurance Company; Massachusetts F & M Insurance Company; New York Underwriters Agency; City of New York Insurance Company; Franklin Fire Insurance Company; Home Insurance Company of New York; Norwich Union Fire Insurance Company; Eagle Fire Insurance Company; Westchester Fire Insurance Company; Delaware Underwriters Department; Glens Falls Insurance Company; Equitable Life Assurance Society of the United States; along with numerous individual insurance agents whose company affiliation is not listed in directories.²⁸

The Underwriters Exchange Building received high praise for both its architecture and modern features:

The Underwriters Exchange Building... is a reinforced concrete, fire-proof structure, embodying in its appearance and interior arrangement the most modern ideas in office building construction. Viewed from the exterior or interior the new structure is an architectural masterpiece... With the purpose of making the Underwriters Exchange Building one of the most modern structures in Milwaukee only the best of materials, equipments and installations were specified by the architects...²⁹

²⁷ "Company Plans Hotel and Office Building," *The Milwaukee Journal*, January 24, 1925, Page 8; "New Office Building," *The Milwaukee Journal*, February 18, 1923, Page 20.

²⁸ *Wright's Directory of Milwaukee* (Milwaukee: Wright's Directory of Milwaukee, 1924).

²⁹ "Milwaukee's Handsome New Office Building a Community Center for Insurance Men," *Milwaukee Sentinel*, February 29, 1924, Page 7.

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Upon its completion, the Northwestern Furniture Company, noting the building's beauty and the fact that it was purposefully planned to meet the needs of Milwaukee's insurance underwriters, took out a newspaper advertisement offering its services in planning the arrangement and furnishing its office suites.³⁰

In 1950, the Underwriters Exchange Building was sold by Elmer L. Arnold to a group headed by Drs. Henry & Benjamin Urban at a cost of \$375,000. At that time, the building was still predominantly occupied by insurance firms. Arnold would continue to serve as building supervisor until immediately prior to his death on March 7, 1955. His obituary notes his long association with the building identifying him as a "retired printing firm executive and former head of the realty company that built the Underwriters Exchange Building." It further states, "as head of the Arnold Realty Co., he built the Underwriters building and operated it until 1950 when he sold it. He then was supervisor of the building until he became ill."³¹

The building continued to be referred to as the Underwriters Exchange Building until The Metropolitan Milwaukee Association of Commerce became the primary tenant in 1967 occupying the first, second, third and one-half of the fourth floors. At that point, with the number of insurance firm office tenants having dwindled, it was renamed "Association of Commerce Building." Later referred to as the "American Republic Building," it was sold in 1993 by the Northern Life Insurance Company to an investor group that included former United States Representative Henry S. Reuss. At that time, the building had only thirty percent occupancy. The Underwriters Exchange Building continued to be utilized as an office building until mid-2018; it is currently vacant with plans to rehabilitate it for residential use under the federal historic preservation tax credit program.³²

³⁰ Northwestern Furniture Co. advertisement, *The Milwaukee Journal*, March 24, 1924, Page 4.

³¹ "Sale of the Underwriters' Exchange," *The Milwaukee Journal*, January 3, 1950, Page 12; "E.L. Arnold Is Dead at 81," *The Milwaukee Journal*, March 9, 1955, Part 1, Page 16.

³² "A. of C. Will Relocate in April," *The Milwaukee Journal*, November 4, 1966, Part 2, Page 25; *Wright's Directory of Milwaukee* (Milwaukee: Wright's Directory of Milwaukee, 1964-65, 1968, 1972); Wisconsin Historic Preservation Database (WHPD) record #113162, Maintained by the Wisconsin Historical Society (WHS); "Office building sold," *Milwaukee Sentinel*, August 14, 1993.

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Architects

Architects Miner R. Rosman and Oliver W. Wierdsma were in partnership from 1919 through 1930. Rosman was a native of Whitewater, Wisconsin and graduated from Beloit College before relocating to Milwaukee. He initially worked as a designer/draftsman for the local firm of Leenhouts & Guthrie early in his career.³³

Oliver Wierdsma was a Milwaukee native, the son of carpenter-contractor Ebbel Wierdsma. He too worked as a draftsman for Leenhouts & Guthrie beginning in 1911 and eventually became the office superintendent. He was first registered through the state as an architect in 1918.

The two left their employer to establish their own partnership in 1919. The firm appears to have specialized in the design of apartment buildings and office towers, although they also completed some residential work. In addition to the Underwriters Exchange Building, Rosman & Wierdsma's Milwaukee commissions included the Prairie-style apartment building at 2933-37 W. Wells Street (1922); Franklin Arms Apartments at 3120-28 W. Wisconsin Avenue (1923); the Tudor Revival-style Roosevelt Arms Apartments at 2324 W. Wisconsin Avenue (1924); the Colonial Revival-style apartments at 3131 W. Wells Street (1924); the Marquette Apartments at 1628 W. Wisconsin Avenue (1926); the LaSalle Apartment Hotel/Cobeen Hall (Marquette University) at 721-29 N. 11th Street (1927); and the Knickerbocker Hotel at 1028 E. Juneau Avenue (1929). Rosman & Wierdsma located their architectural offices on the second floor of the Underwriters Exchange Building upon its completion.³⁴

Following the decline in commissions during the Great Depression, their partnership ended and Oliver Wierdsma left Milwaukee. He later founded the Oliver Construction Company in Oconomowoc, Wisconsin in 1945. Continuing to serve as the company's chairman of the board, he died at the age of 84 on January 14, 1978. His death notification noted that he was a veteran of World War I. Miner Rosman subsequently worked out of various small offices and then his home and even had a brief job as shop

³³ "Rosman, Noted Builder, Dies," *Milwaukee Sentinel*, July 8, 1940, Page 18; Miner R. Rosman (obituary), *The Milwaukee Journal*, July 8, 1940, Page 22.

³⁴ "Biltmore Apartment Hotel," Final Historic Designation Study Report, Prepared by City of Milwaukee Department of City of Development, Historic Preservation Office (1999), Pages 5-6; "Company Plans Hotel and Office Building," *The Milwaukee Journal*, January 24, 1925, Page 8; *Wright's Directory of Milwaukee* (Milwaukee: Wright Directory Company, 1924).

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manager for Sportoy Inc., a toy manufacturer. He formed a new partnership, Rosman & Smith with Robert A. Smith in 1939. Miner Rosman died on July 7, 1940 at the age of 55. His obituary mentioned he was an “ardent fisherman” and secretary of the Milwaukee Casting Club.³⁵

Contractor

In the 1920s, the Robert L. Reisinger Company had company offices at 2344 N. Oakland Avenue, Milwaukee and 225-229 E. Fairmount Avenue, Whitefish Bay. This latter property featured a large lumber yard and a branch line from the Chicago & Northwestern Railroad. In addition to the Underwriters Exchange Building, the Reisinger Company is known to have constructed apartment buildings at 1812 E. Bellevue Place and 2618 N. Oakland Avenue, as well as the apartment hotel at 1040 W. Wisconsin Avenue and the Wisconsin State Bank of Milwaukee at 1337 S. 16th Street; all of which are located in the City of Milwaukee. Robert Reisinger, like Miner R. Rosman, was affiliated with the Wisconsin Bond and Mortgage Company having been elected as a director in 1925.³⁶

Conclusion

The Underwriters Exchange Building is locally significant under Criterion A: Commerce for its association with the development of insurance exchange buildings during the early twentieth century. Built in 1924, the Underwriters Exchange Building was part of a national trend that saw insurance exchange buildings constructed in Chicago, San Francisco, Des Moines, Boston, and established in Sioux City, Iowa. The development of insurance exchange buildings involved creating a center for insurance activity by housing a number of insurance firm offices in a single building. Featuring one hundred office suites, the Underwriters Exchange Building was purpose-built in response to a desire amongst Milwaukee insurance firms to congregate their offices within a single building. Evidence of this desire was seen by the more than forty local firms – most representing national organizations – that leased offices in the building prior to its opening. Situated within the section of Milwaukee’s central business district where the major banks, insurance companies, and brokerage companies historically established themselves, the Underwriters Exchange also reflects the general growth of the insurance

³⁵ National Register of Historic Places, West St. Paul Avenue Industrial Historic District, Milwaukee, Milwaukee County, Wisconsin, National Register #100002198, Section 8, Pages 15-16; Oliver Wm. Wierdsma (death notice), *The Milwaukee Journal*, January 15, 1978, Page 26; “Rosman, Noted Builder, Dies,” *Milwaukee Sentinel*, July 8, 1940, Page 18.

³⁶ “Company Plans Hotel and Office Building,” *The Milwaukee Journal*, January 24, 1925, Page 8.

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industry nationally during the early- to mid-twentieth century. The Underwriters Exchange Building would continue to serve as a center of insurance activity into the 1950s. By the 1960s, the number of insurance office tenants had decreased and the Metropolitan Milwaukee Association of Commerce occupied most of the lower floors resulting in the renaming of the building after that organization. The Underwriters Exchange Building continues to possess a high degree of integrity retaining many of its original finishes and features including its wood flooring, terrazzo flooring, mail chute, ornamental plaster crown molding within the building lobby and marble stairs adjoining the lobby.

Archaeological Potential

Some prehistoric and late historic remains may be present on the site, as American Indian tribes and, later, European-Americans have inhabited the area for hundreds of years; however, archaeological potential was not assessed as part of this National Register nomination.

Preservation Activities

The City of Milwaukee has had a historic preservation ordinance and commission for many years. The Underwriters Exchange Building will be rehabilitated under the federal historic preservation tax credit program; a *Part 1 Historic Preservation Certification Application* (NPS Project #39,686) was approved by the National Park Service on February 6, 2019 and a *Part 2 Historic Preservation Certification Application* was conditionally approved on September 25, 2020. The *Historic Preservation Certification Application* followed a National Register Questionnaire submittal to the Wisconsin Historical Society (WHS), which was positively reviewed on October 17, 2018.

 End of Statement of Significance

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End of References

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Section 10 Page 1

Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

 Insert Boundary Descriptions

Verbal Boundary Description:

The historic boundary reflects the property's current lot lines, the parcel of which is otherwise known as: LOT 10, BLOCK 63, IN PLAT OF MILWAUKEE, IN THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 7 NORTH, RANGE 22 EAST, IN THE CITY OF MILWAUKEE, COUNTY OF MILWAUKEE, STATE OF WISCONSIN.

Boundary Justification:

The historic boundary of the Underwriters Exchange Building coincides with the legal boundary of the property and includes all of the property historically associated with the building.

 End of Boundary Descriptions

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Section photos Page 1

Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Insert Photo Descriptions

**Underwriters Exchange Building
City of Milwaukee, Milwaukee County, Wisconsin
Photograph by Michael T. McQuillen, April 2022**

Photo 1 of 17

Primary (west) & south elevations, context view of Underwriters Exchange Building on North Broadway, view looking northeast

The information for the following photographs is the same as above, except as noted:

Photo 2 of 17

Primary (west) & south elevations, view looking east

Photo 3 of 17

Primary (west) elevation entrance, view looking east

Photo 4 of 17

Primary (west) & north elevations, view looking southeast

Photo 5 of 17, July 2020

Rear (east) & north elevations, view looking southwest

Photo 6 of 17, June 2020

Rear (east) elevation, view looking west

Photo 7 of 17

South elevation, view looking north

Photo 8 of 17

South elevation, view looking east

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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Photo 9 of 17
South elevation, view looking north

Photo 10 of 17
South elevation, view looking west

Photo 11 of 17, March 2022
First floor, entrance lobby

Photo 12 of 17
First floor, entrance lobby, crown molding detail

Photo 13 of 17
First floor, marble stairs adjoining the entrance lobby

Photo 14 of 17, December 2018
Second floor

Photo 15 of 17
Third floor, elevator lobby

Photo 16 of 17
Fifth floor, original wood and terrazzo flooring

Photo 17 of 17, June 2020
Sixth floor, elevator lobby

End of Photo Descriptions

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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Insert Figures

List of Figures

- Figure 1: Underwriters Exchange Building, Sanborn Map Company images
- Figure 2: Underwriters Exchange Building, exterior (undated photograph)
- Figure 3: Underwriters Exchange Building, exterior (1945 photograph)
- Figure 4: Rosman & Wierdsma 1923 architectural plans (primary [west] elevation)
- Figure 5: Rosman & Wierdsma 1923 architectural plans (basement plan)
- Figure 6: Rosman & Wierdsma 1923 architectural plans (first floor plan)
- Figure 7: Rosman & Wierdsma 1923 architectural plans (second & third floor plan)
- Figure 8: Rosman & Wierdsma 1923 architectural plans (fourth, fifth & sixth floor plan)
- Figure 9: Rosman & Wierdsma 1923 architectural plans (seventh floor plan)
- Figure 10: Existing first floor plan
- Figure 11: Existing second floor plan
- Figure 12: Existing third floor plan
- Figure 13: Existing fourth floor plan
- Figure 14: Existing fifth floor plan
- Figure 15: Existing sixth floor plan
- Figure 16: Existing seventh floor plan
- Figure 17: Existing eighth floor plan
- Figure 18: Existing ninth floor plan
- Figure 19: Existing basement plan

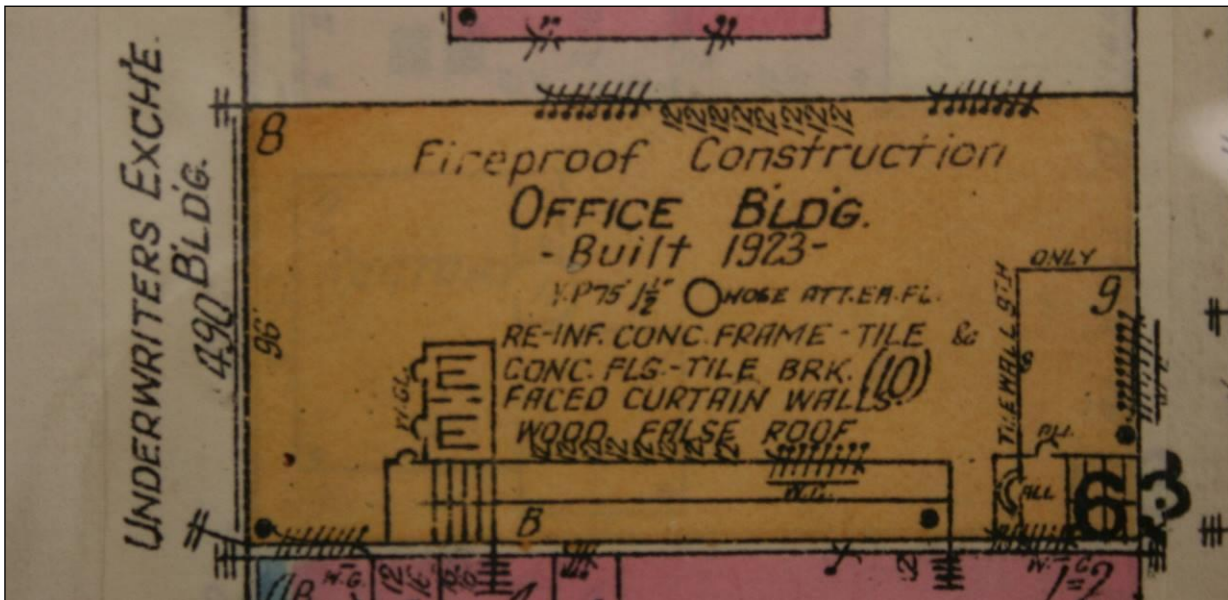
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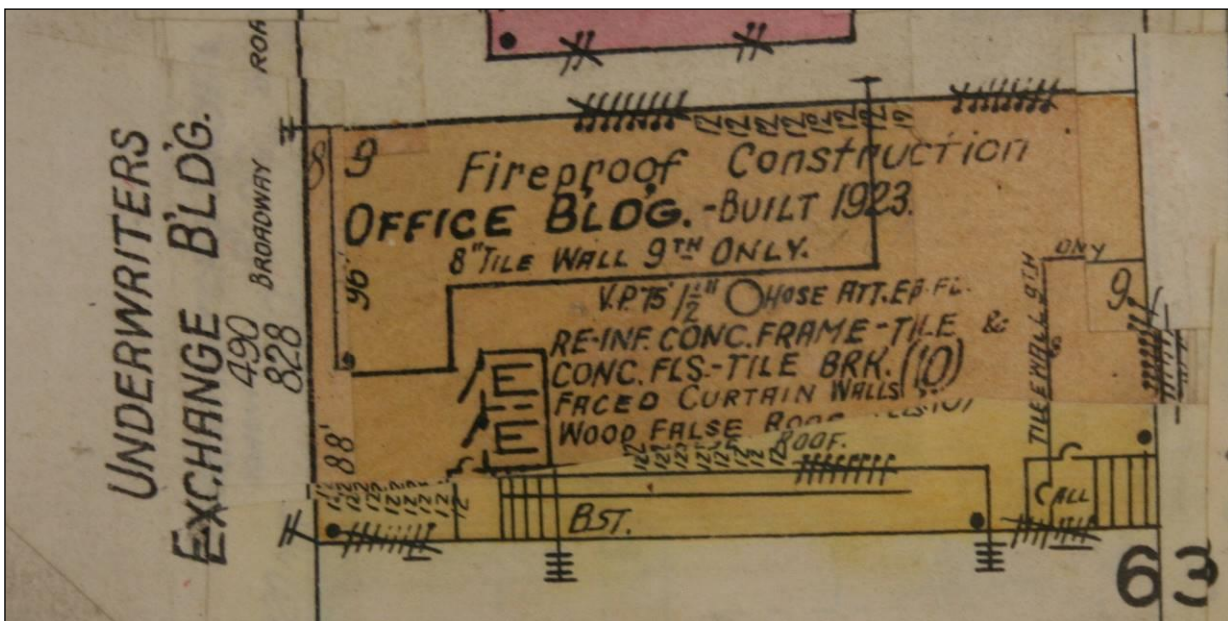
Section figures Page 2

Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Figure 1: Underwriters Exchange Building, Sanborn Map Company images



Sanborn Map Company, *Sanborn Fire Insurance Map, Milwaukee, Wis., 1910 updated to 1926*



Sanborn Map Company, *Sanborn Fire Insurance Map, Milwaukee, Wis., 1910 updated to 1961*

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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Figure 2: Underwriters Exchange Building, exterior



Undated photograph (taken shortly following 1924 construction) (Milwaukee Public Library photograph collection)

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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Figure 3: Underwriters Exchange Building, exterior



1945 photograph (Milwaukee County Historical Society photograph collection)

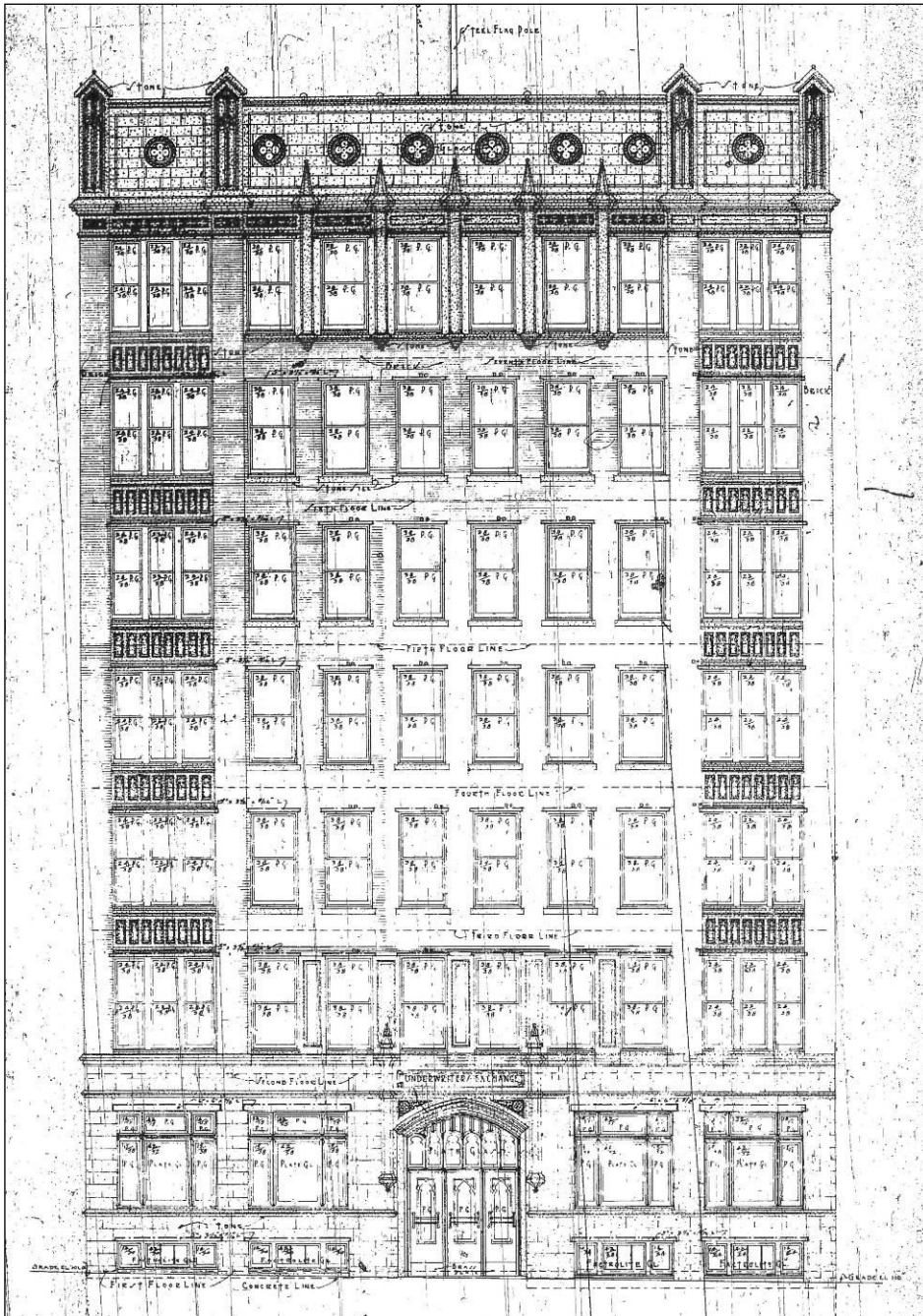
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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Figure 4: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (primary [west] elevation)



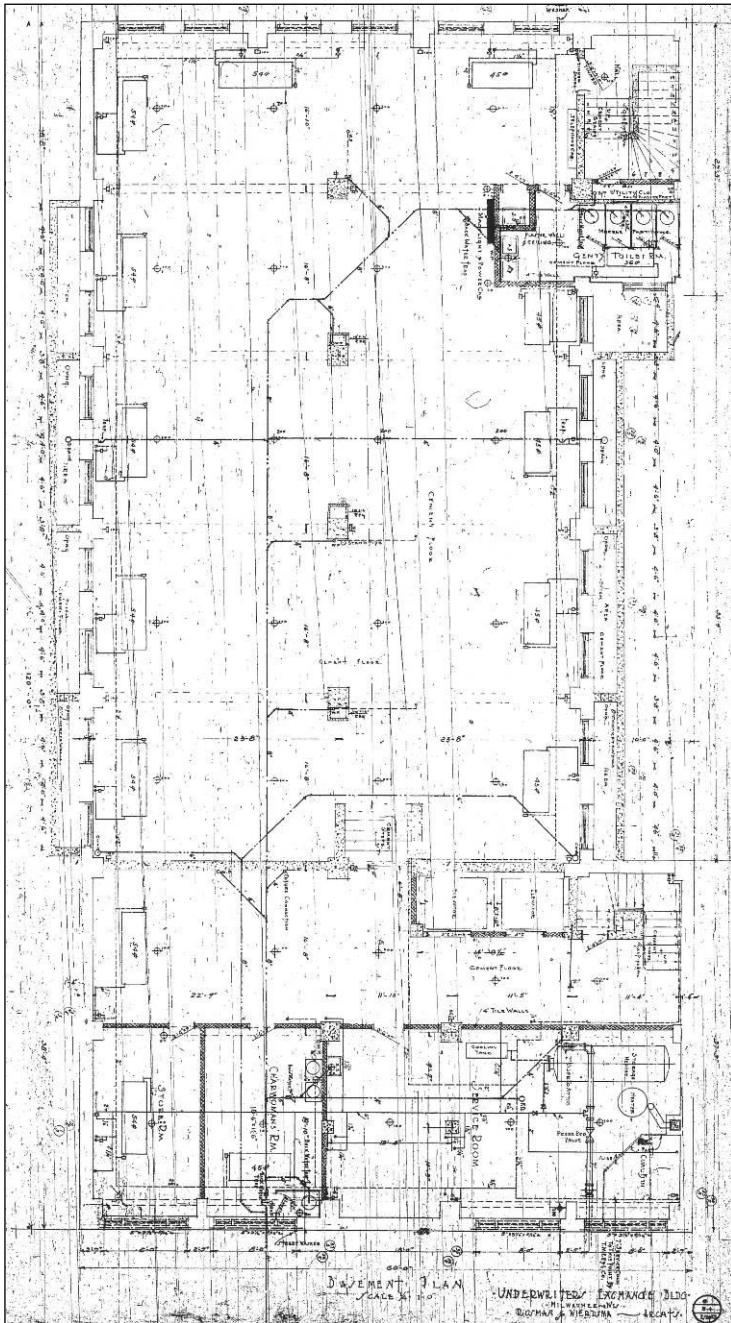
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Figure 5: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (basement plan)



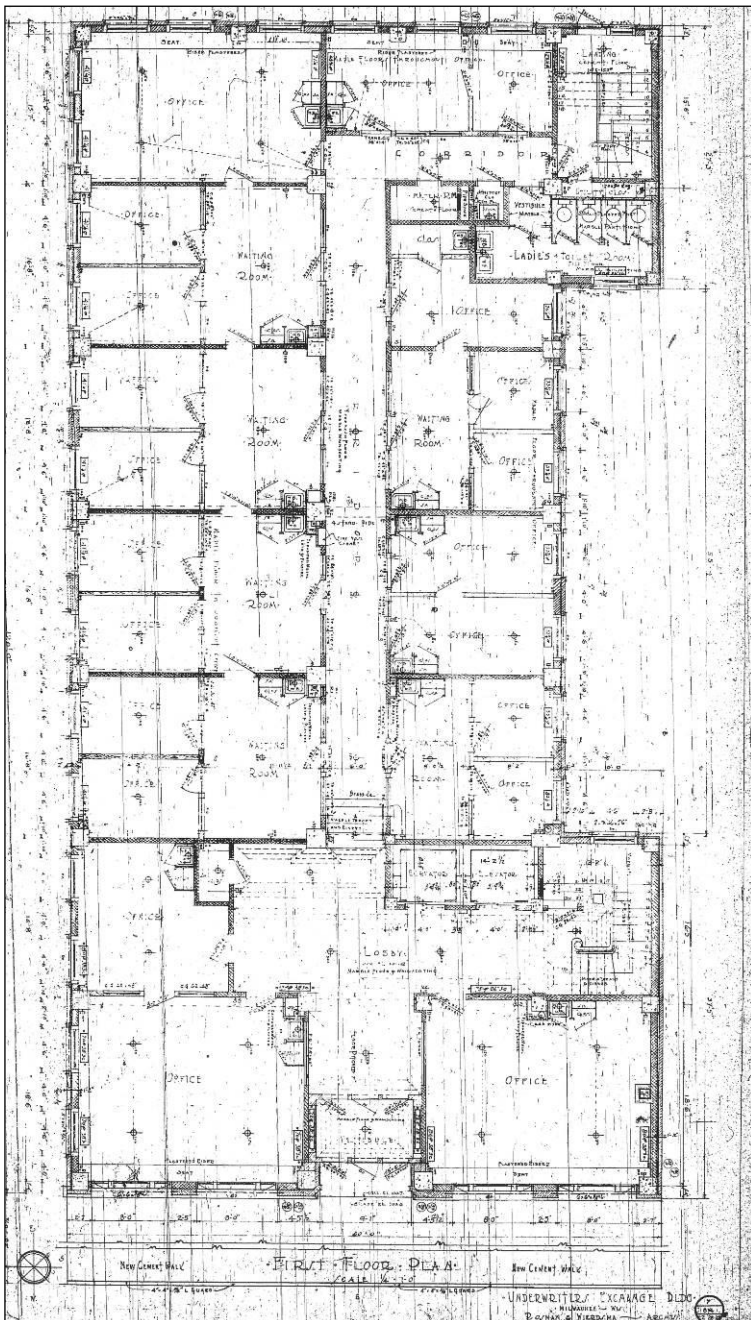
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Figure 6: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (first floor plan)



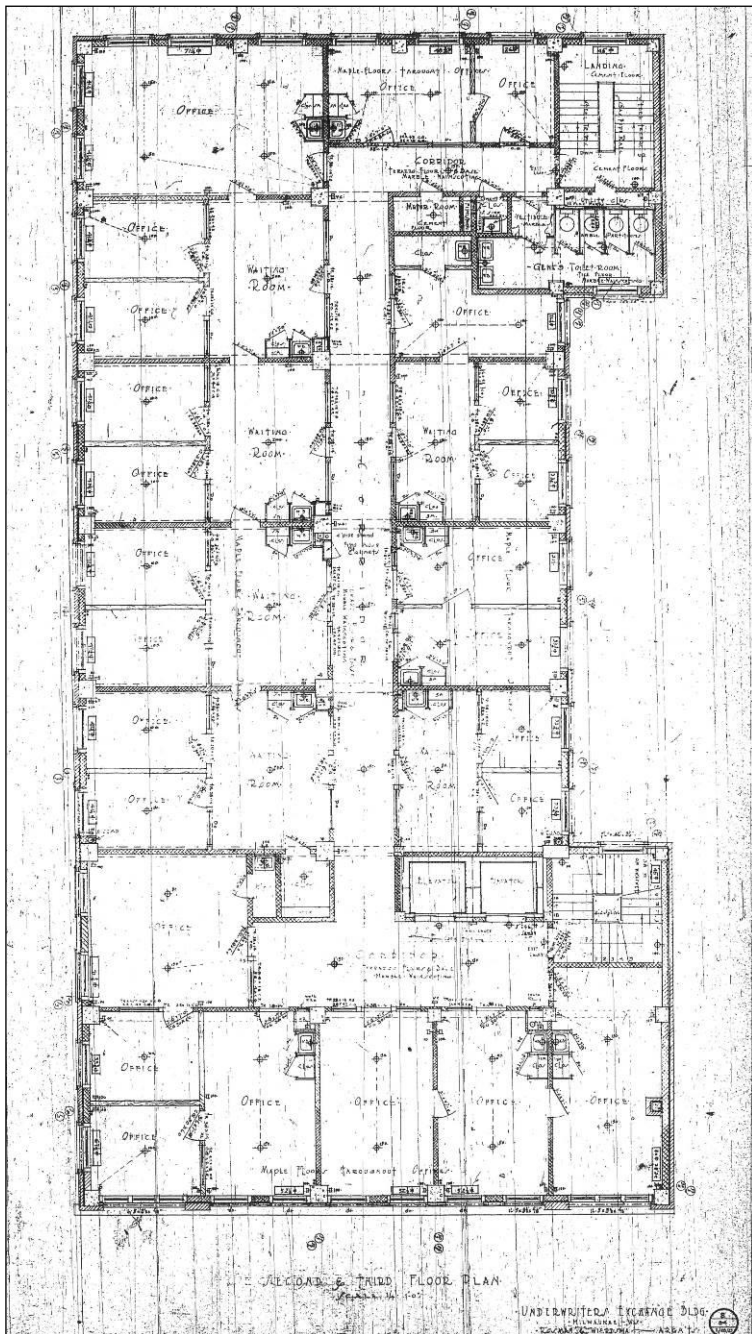
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Figure 7: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (second & third floor plan)



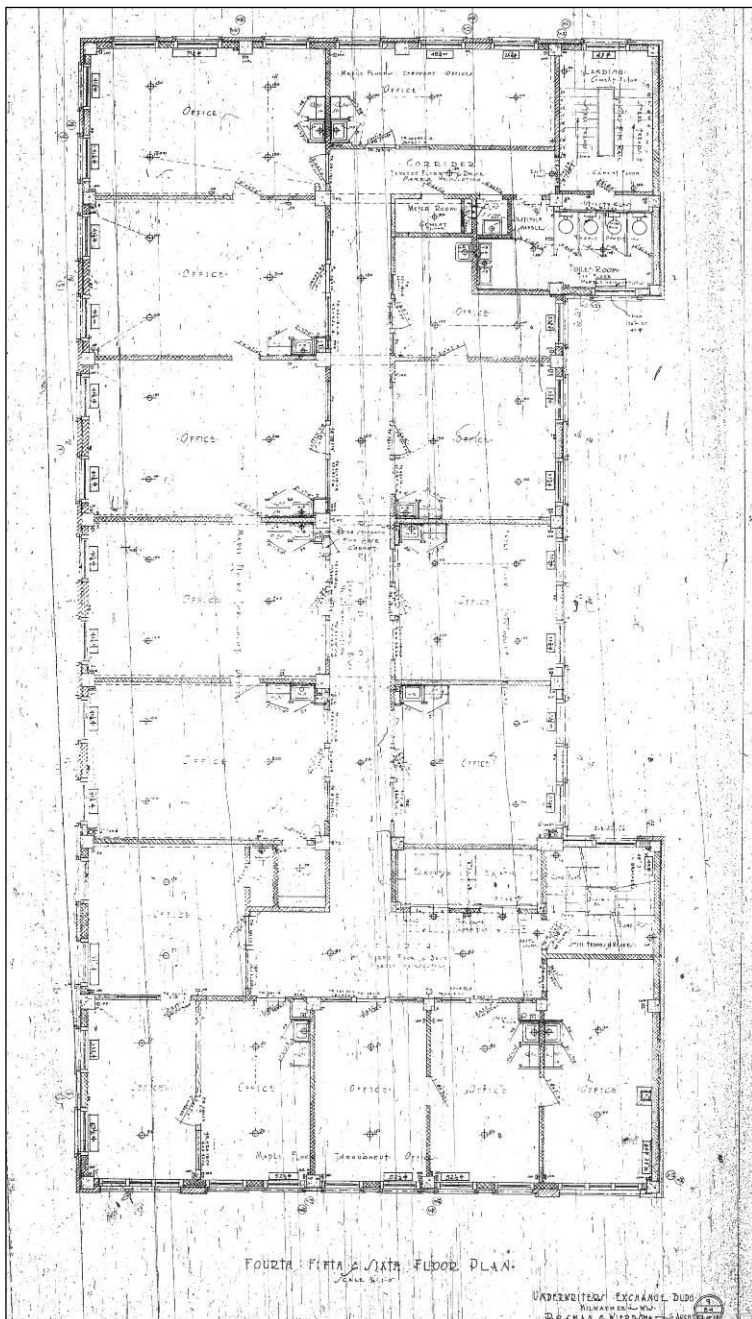
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Figure 8: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (fourth, fifth & sixth floor plan)



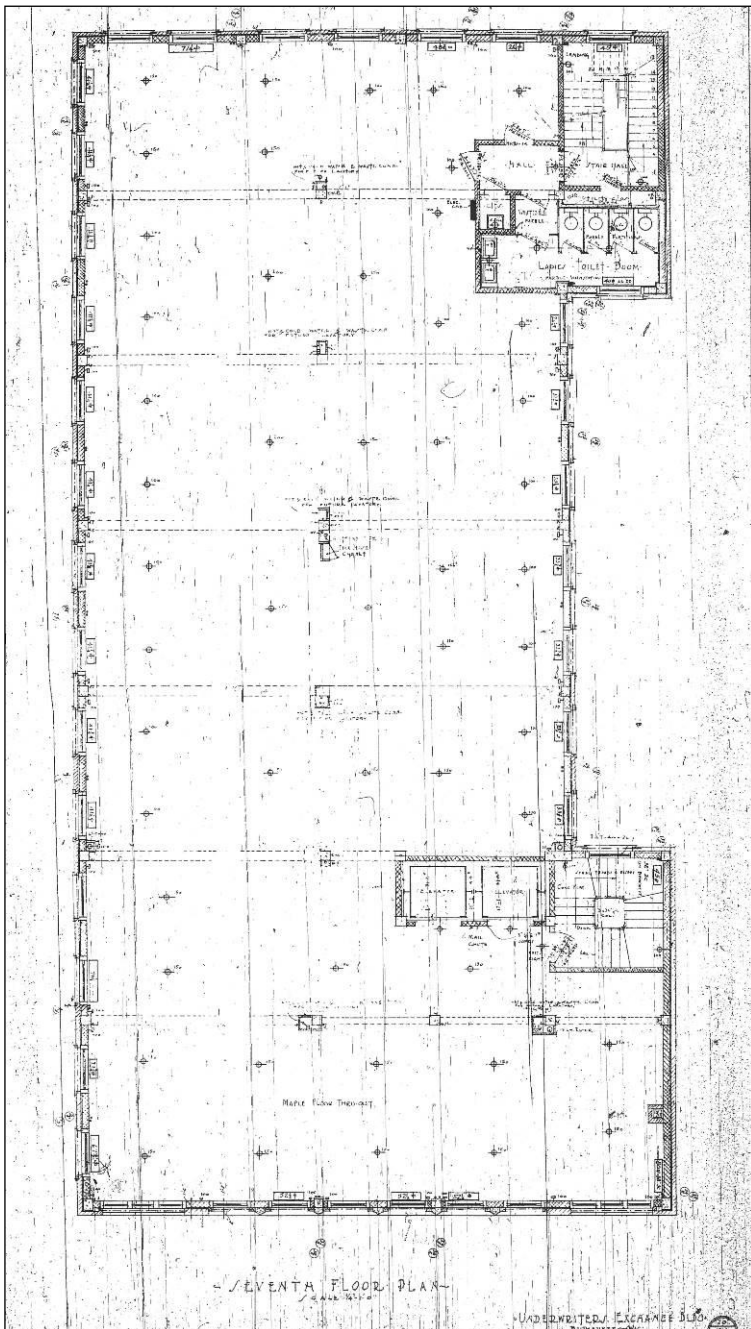
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Underwriters Exchange Building
Milwaukee, Milwaukee County, Wisconsin

Figure 9: Underwriters Exchange Building, Rosman & Wierdsma 1923 plans (seventh floor plan)



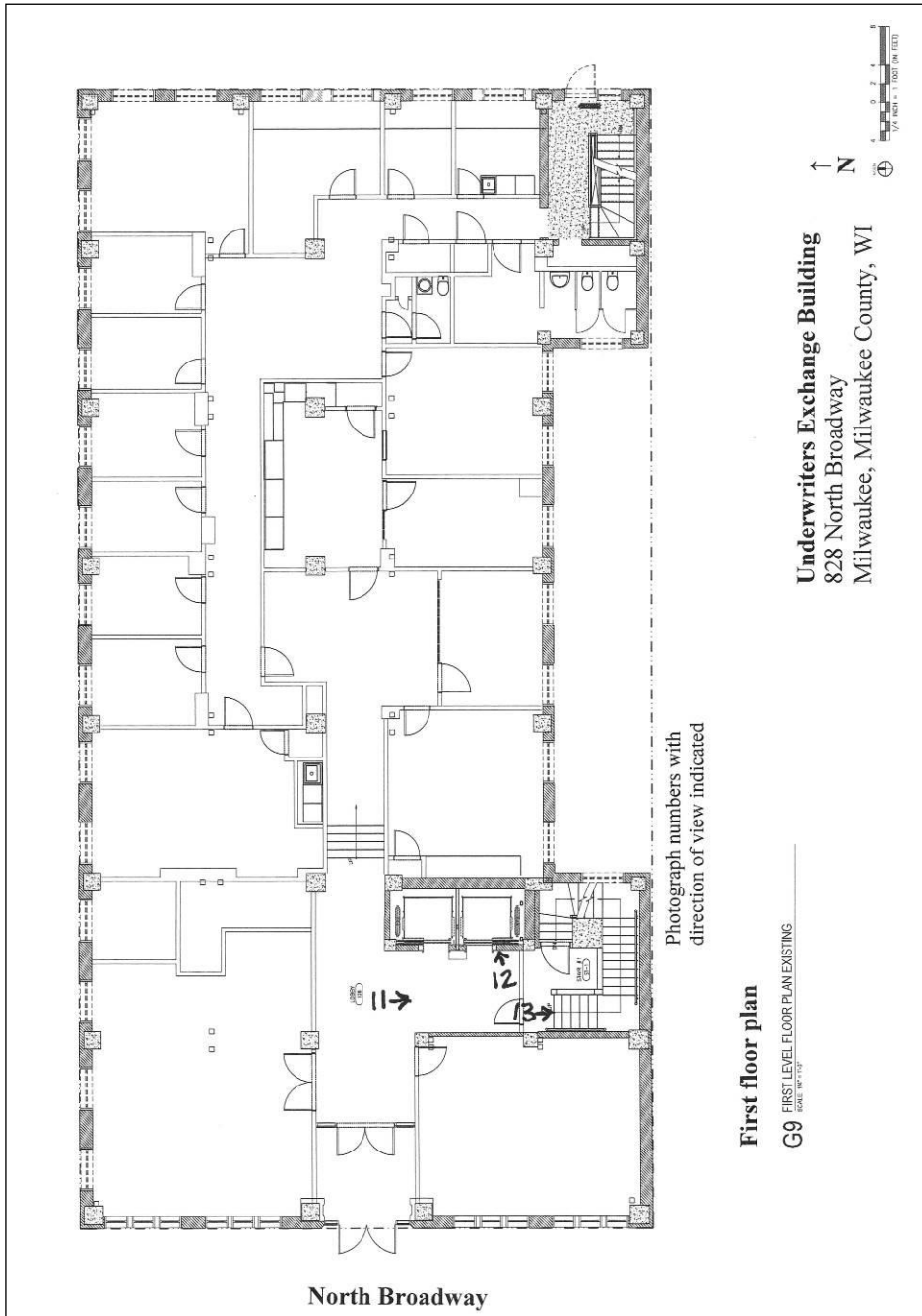
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Figure 10: Existing first floor plan



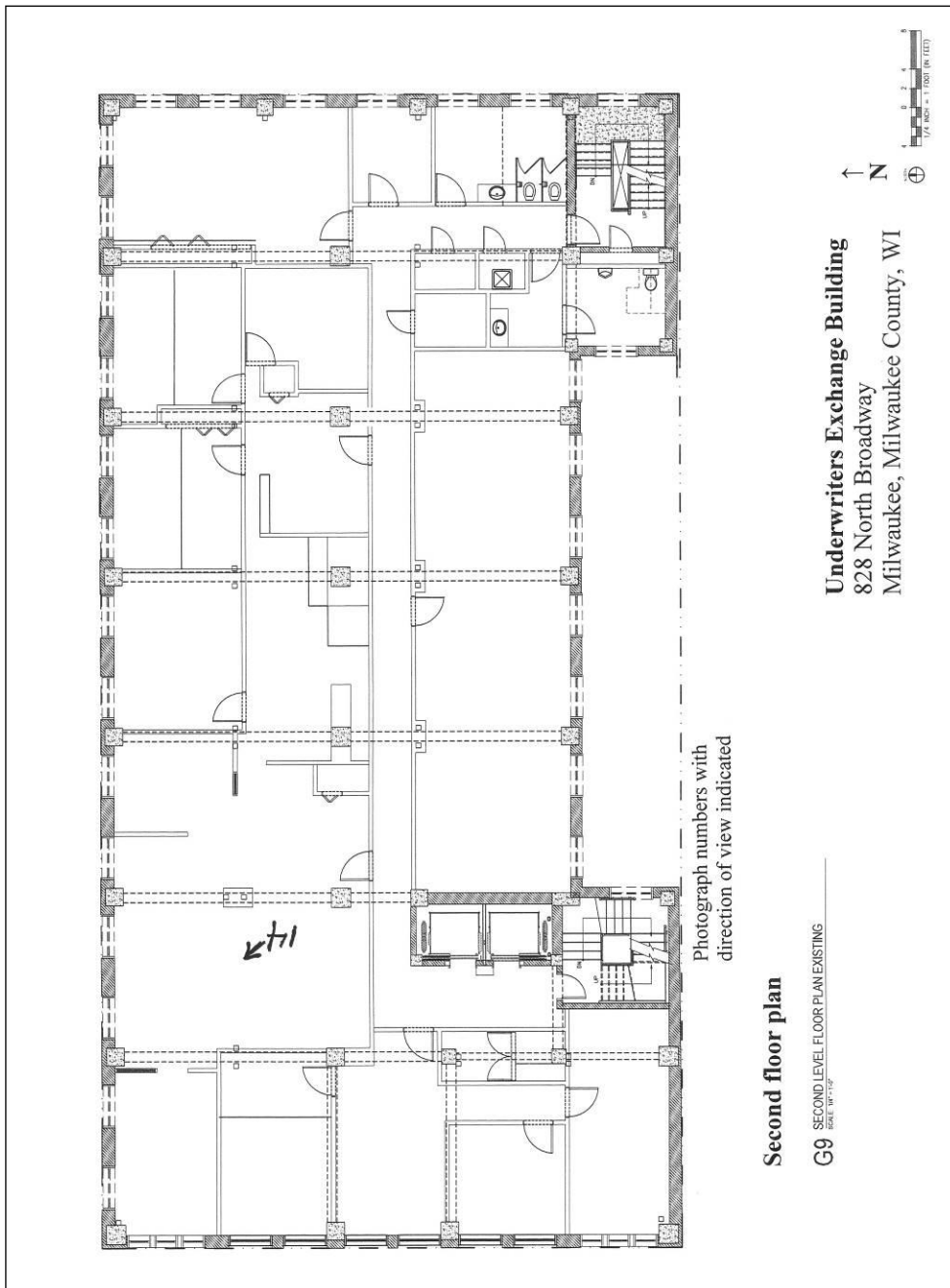
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Figure 11: Existing second floor plan



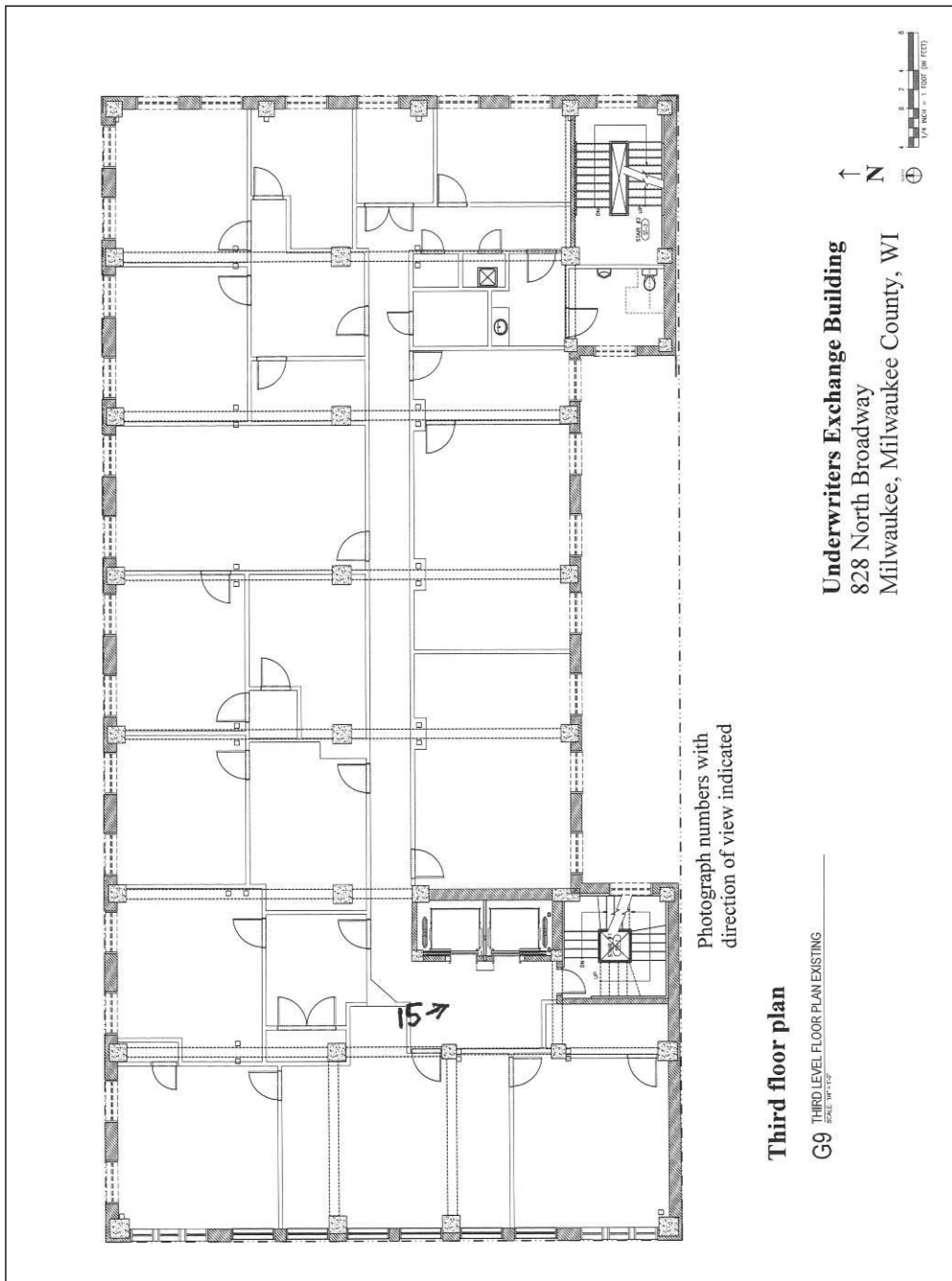
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Figure 12: Existing third floor plan



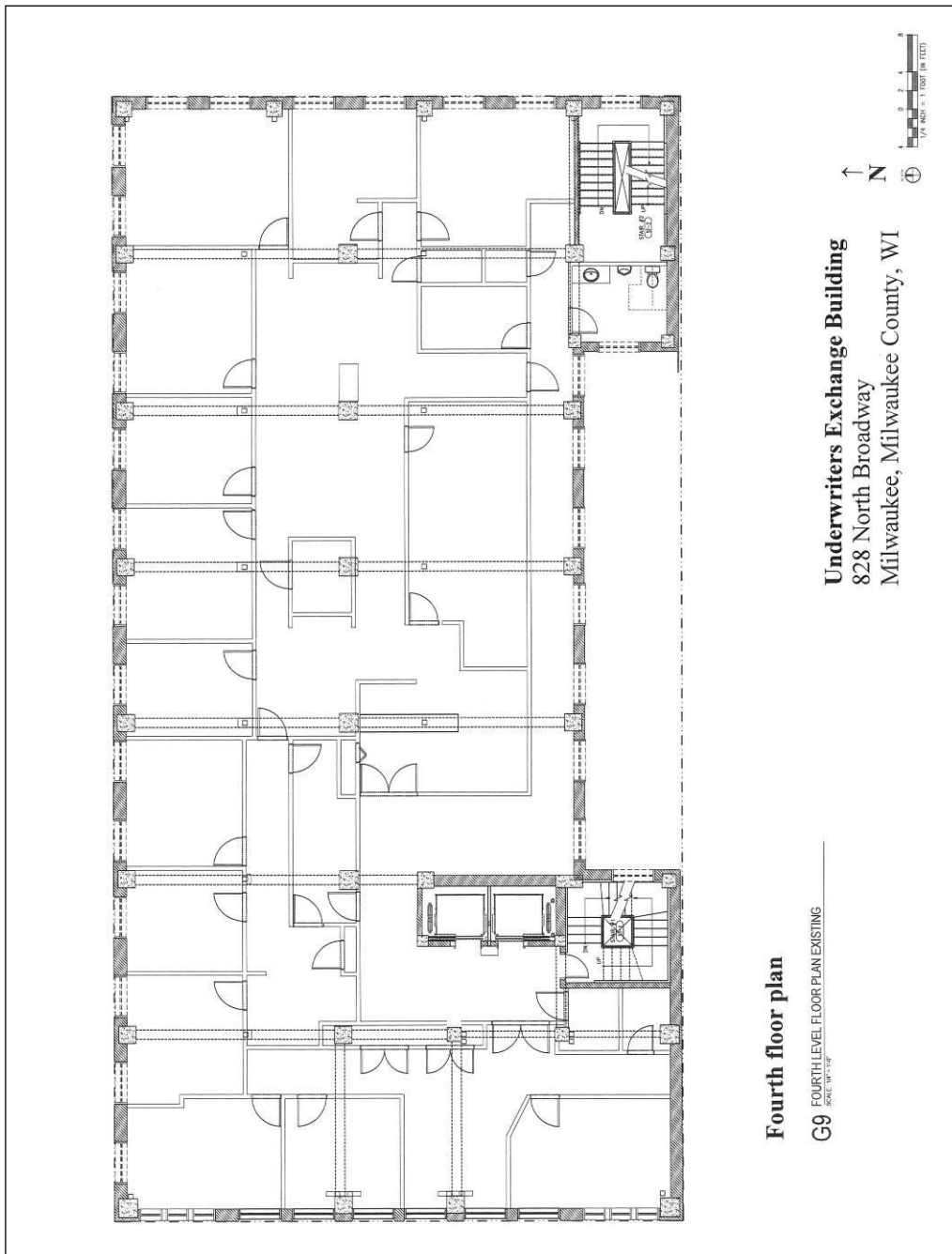
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Figure 13: Existing fourth floor plan



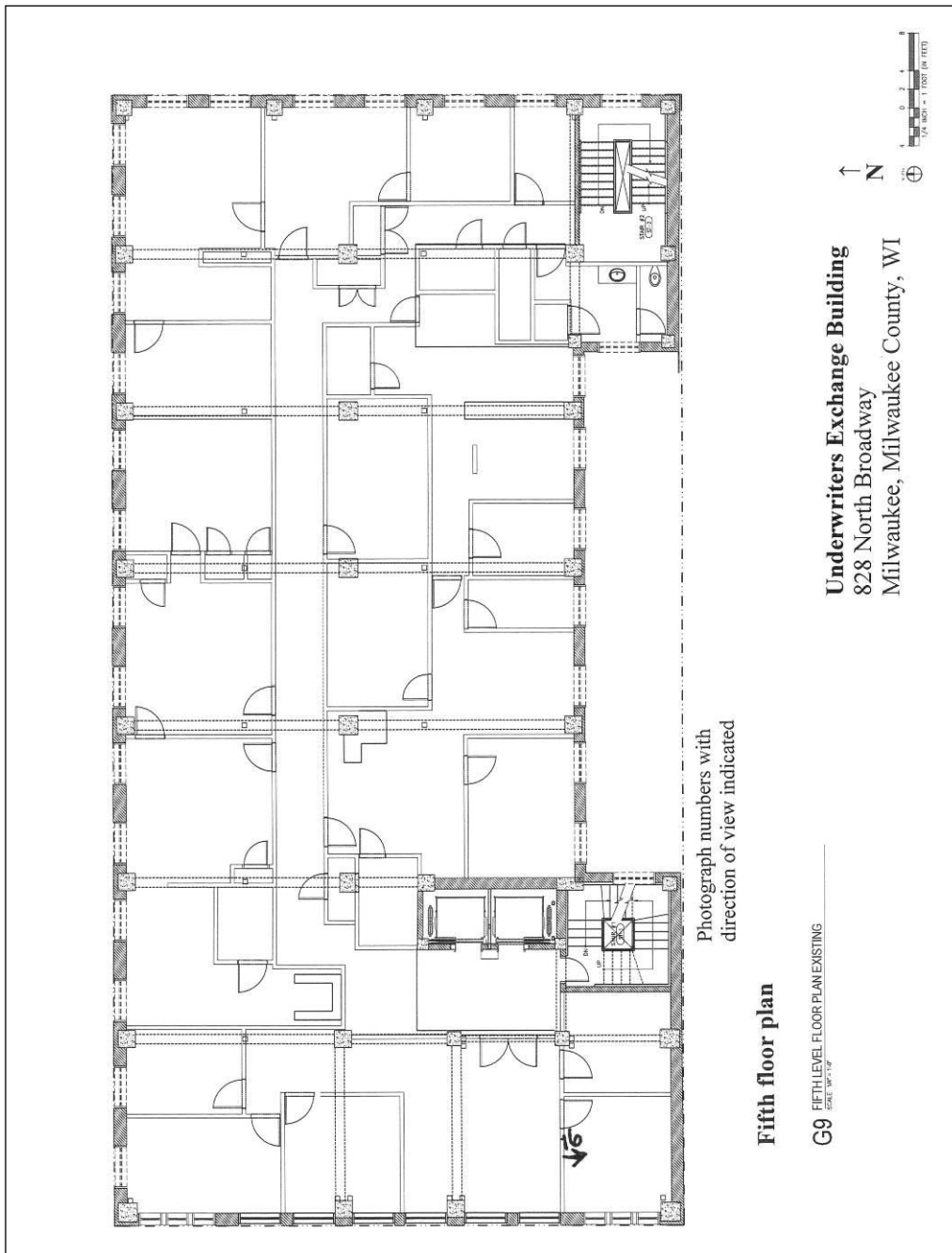
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Figure 14: Existing fifth floor plan



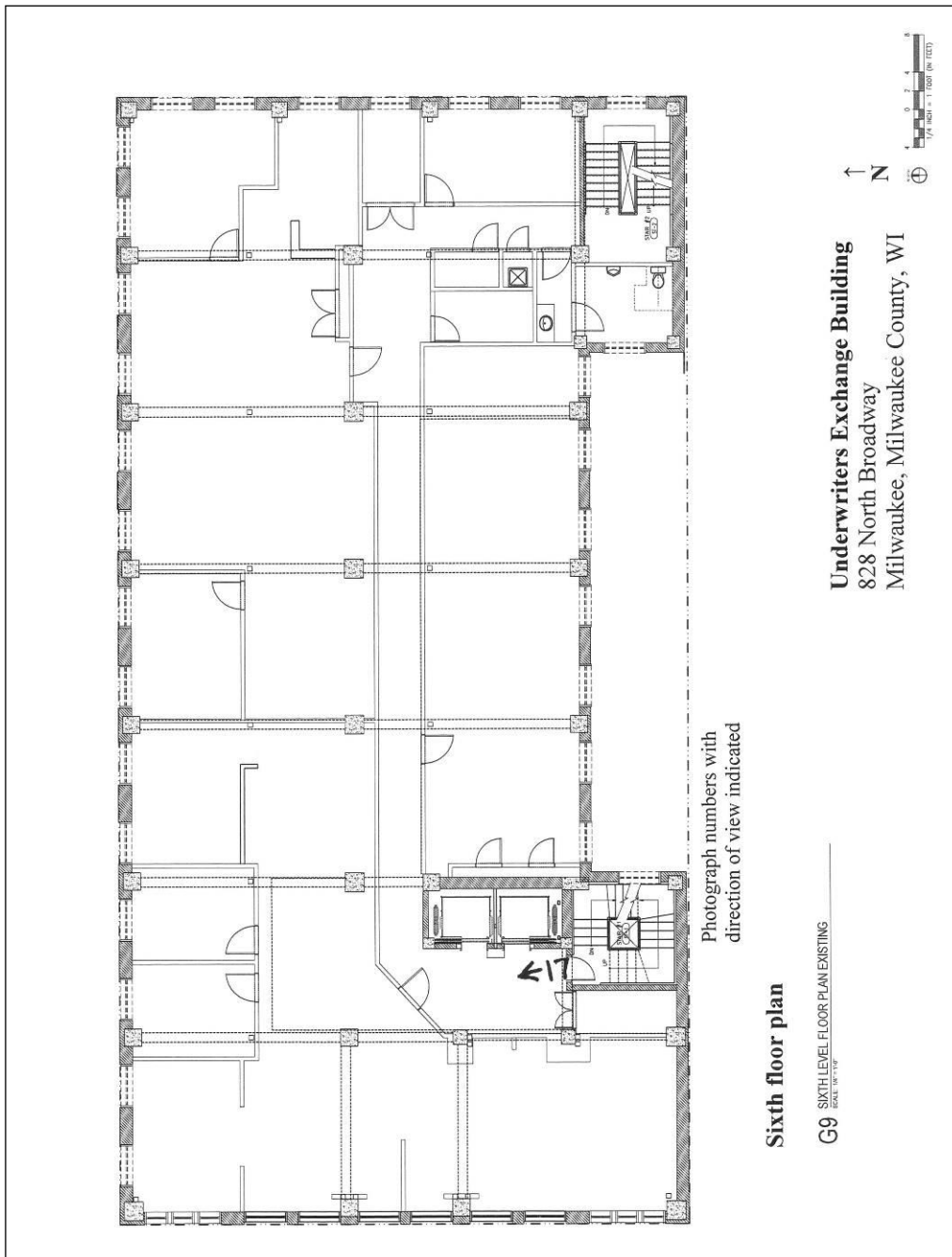
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Underwriters Exchange Building
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Figure 15: Existing sixth floor plan



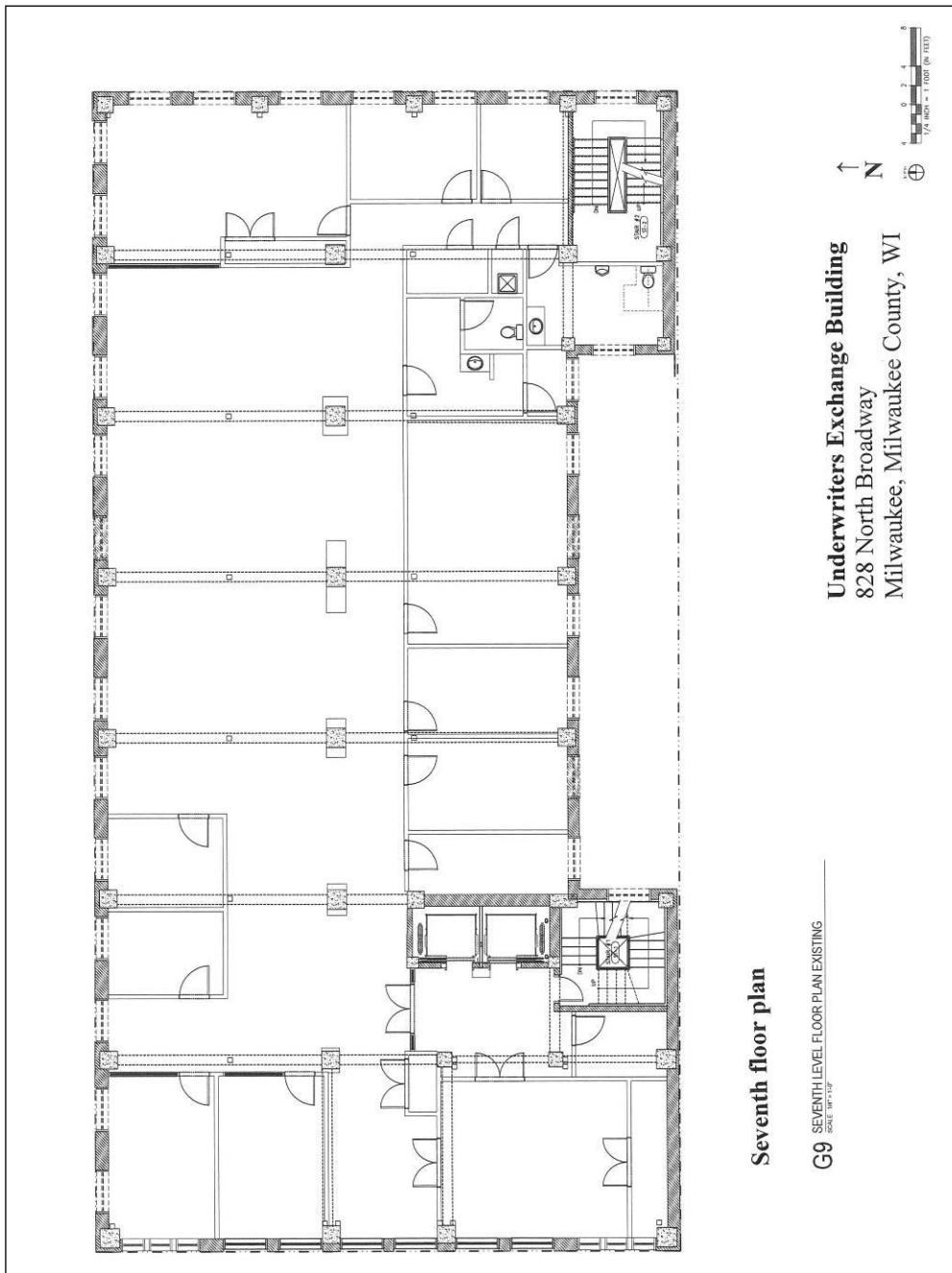
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Figure 16: Existing seventh floor plan



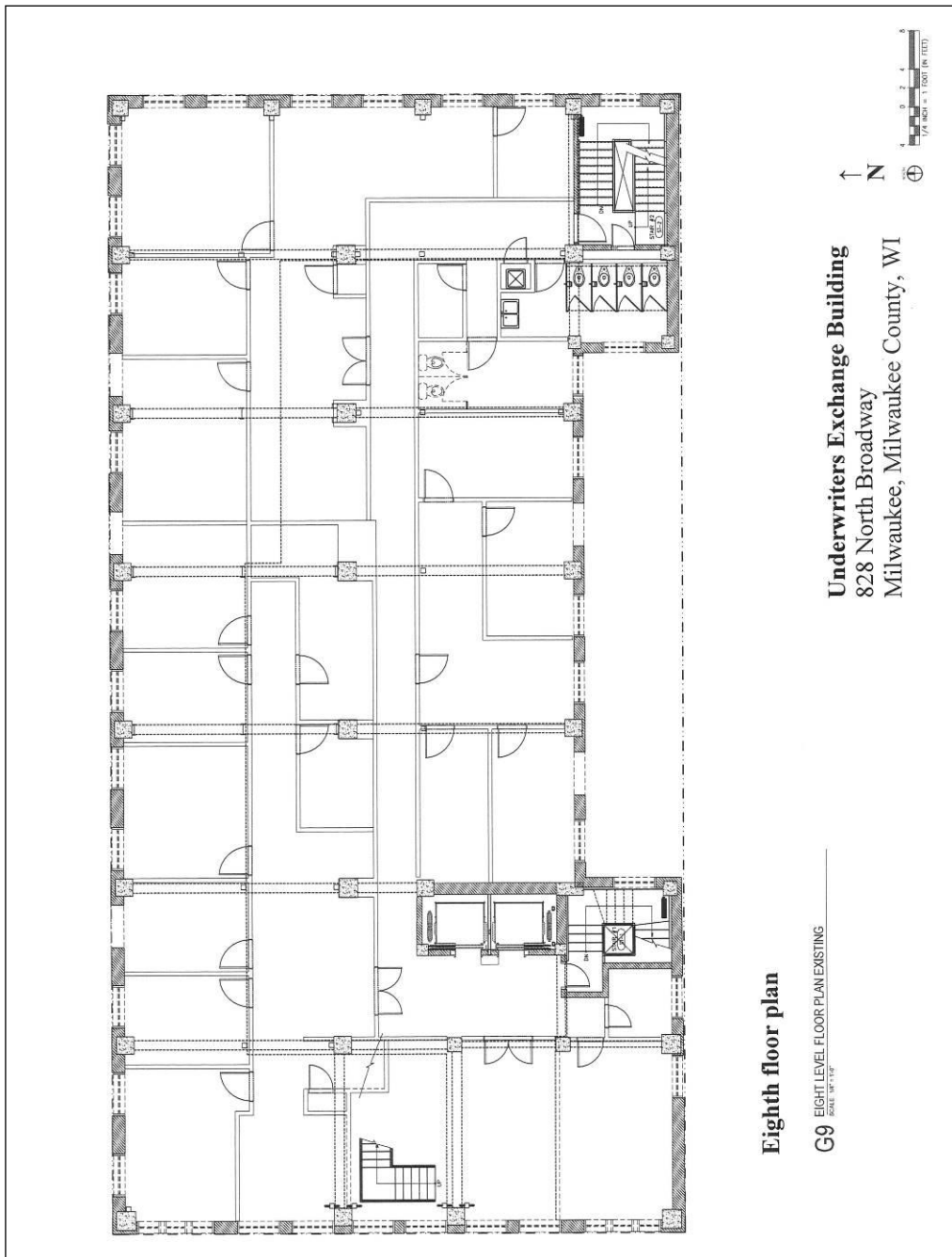
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Figure 17: Existing eighth floor plan



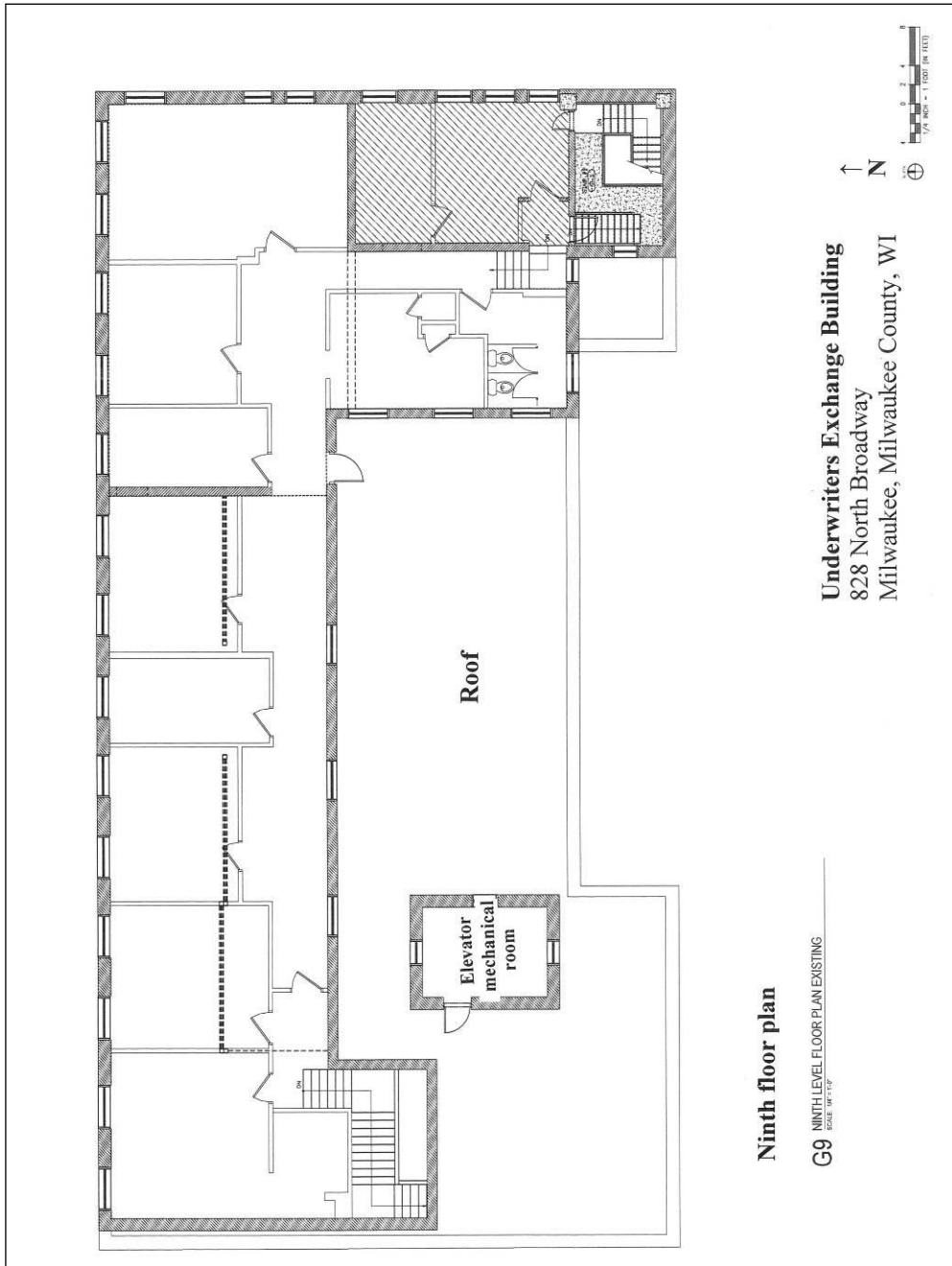
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Figure 18: Existing ninth floor plan



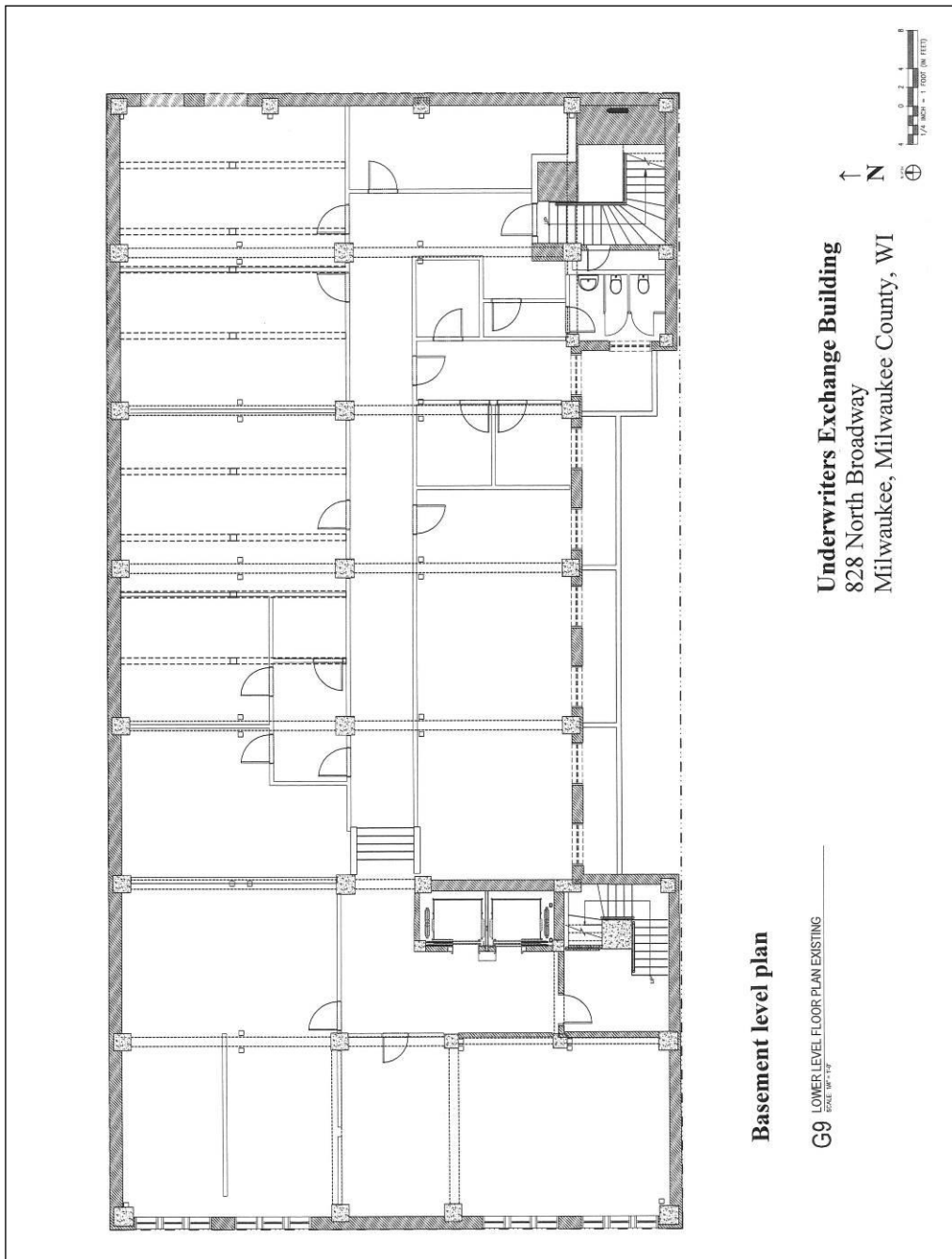
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Figure 19: Existing basement plan



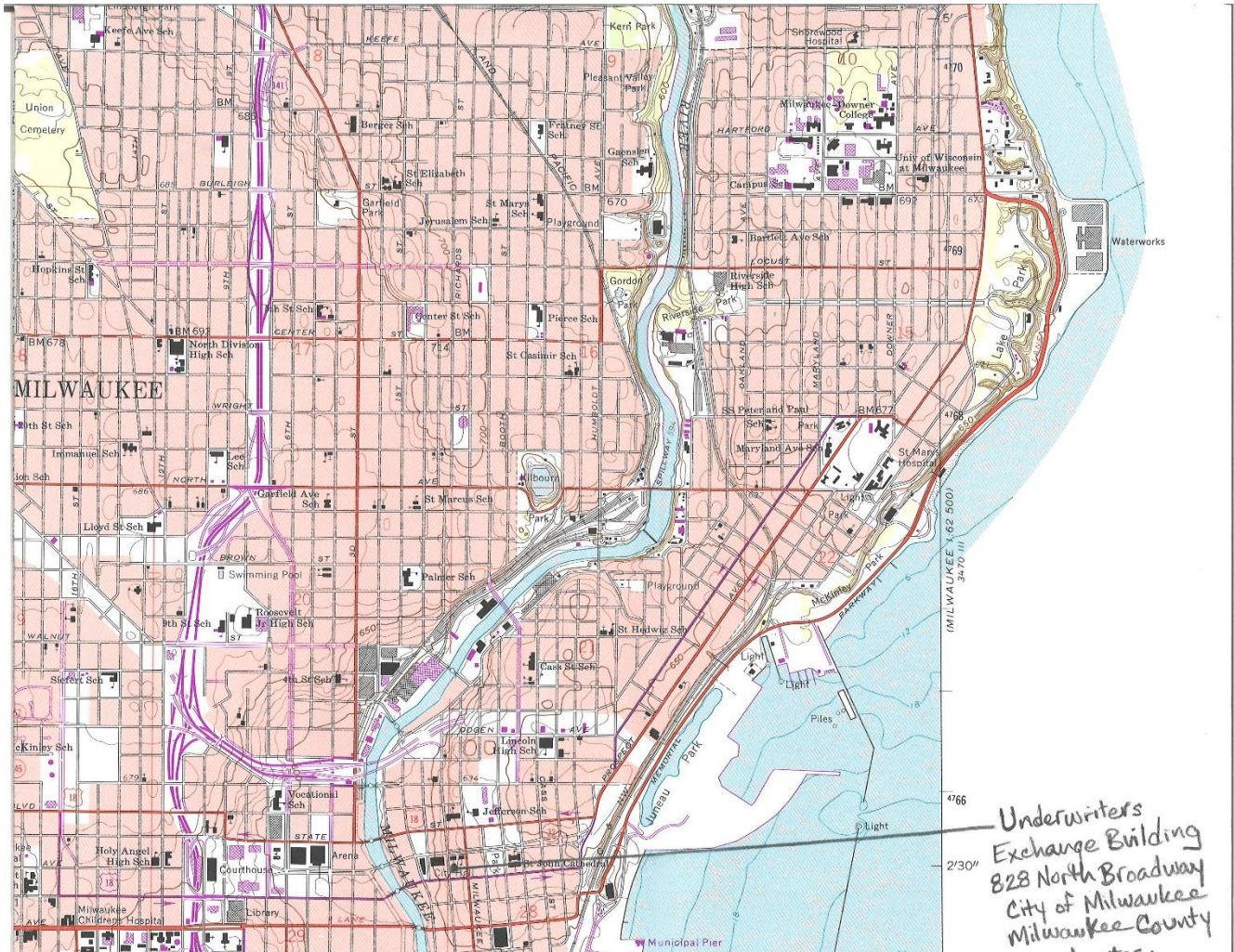
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Figure 20: USGS Map



End Figures