The Ohio Farmers Insurance Company, 1848-1900

The Ohio Farmers Insurance Company is a small-town success story. This exhibit presents the first sixty years of business mail of the small insurance company that insured Ohio farmers’ homes, livestock and crops. Formed in 1848 in Westfield Center, Medina County, Ohio, The Ohio Farmers Insurance Company continues to exist as part of Westfield Insurance, still headquartered in the same town.

The company was particularly innovative in its use of a windowed mailing envelope starting in the 1870s for insurance policies, which allowed the name on the policy to be read as the address while preventing damage to and protecting the privacy of the policy itself. The company also utilized a variety of corner cards and used printed postal cards for some business mailings.

The local post office for the company, though located in Westfield Center, was called “Le Roy” (later shorted to Leroy) due to the earlier establishment of a Westfield post office in Morrow County.

Material is presented chronologically, including letter mail and postal cards, as well as mailed insurance policies and policy mailing envelopes, with a focus on mail sent from the company’s home office and mail sent using the corporate identity. Early mail is found only sent within Ohio; the company extended business to Indiana in 1877 and Michigan in 1885.
The original name of the company was the “Farmers’ Mutual Fire Insurance Company.” The name was changed to the Ohio Farmers Insurance Company in 1851.
Early Correspondence

November 18, 1851
Handwritten statement of account by corporate Secretary
Manuscript town marking and "paid 3" rate marking.

February 19, 1852
Partially printed letter sheet
Red Le Roy circular datestamp with "paid 3" in circle rate marking
Manuscript "Chg Ins Co." endorsement indicates payment of postage on account with the post office.

Early correspondence was handwritten; partially printed forms quickly came into use.
Early Corner Cards

October 13, 1859
Oval text corner card
*Personal correspondence; mailed from Guilford*

February 6, 1862
Oval-framed text corner card; printed letterhead enclosure
*“Balloon” Le Roy handstamp and circle of wedges cancel; double-rate letter*

Text-based corner cards were used in the late 1850s and into the 1860s.
Mailed Insurance Policies

October 28, 1862
Insurance policy printed by Sanford & Hayward, Printers & Stationers, Cleveland
“Balloon” Le Roy handstamp and circle of wedges cancel

February 13, 1867
Insurance policy printed by Sanford & Hayward, Lithographers, Cleveland
Small red Le Roy handstamp and manuscript cancel

The company continued to mail policies in the 1860s without the use of exterior envelopes.
Transition to Insurance Policy Envelope

By 1870, a mailing envelope had been developed for insurance policies but required re-writing the policy number and address. Rufus Freeman served as President of the Company from 1858 until October 5, 1870.
Allover Advertising Covers

During the 1870s, an “allover” envelope design with text elements was used.
A distinctive blue window envelope was placed into use during the 1870s that protected the policy and provided privacy but allowed the address to be read. This envelope has a side flap.
This slightly later envelope has a different text arrangement, a lighter color, and a top flap. Amos Hawley served as Secretary between 1866 and 1890; James Johnson as President from 1870 until 1912.
Postal Cards

June 23, 1882
Request for almanacs
Mechanically reproduced handwritten message
Purple Le Roy rubber handstamp with stars

May 17, 1883
Receipt for payment
Purple Le Roy rubber handstamp with stars

January 24, 1884
Accepting changes to property covered by policy
Purple Le Roy double-circle rubber handstamp with county name

The Company utilized postal cards for some business correspondence during the 1880s.
Illustrated Corner Cards

February 17, 1882
“Old Man on the Fence” illustrated corner card
Purple Le Roy handstamp with stars, year date and manuscript cancel

Circa 1883
“Old Man on the Fence” illustrated corner card
Purple Le Roy handstamp with cross ornaments and manuscript cancel

The “Old Man on the Fence” logo was adopted for use by the Company in 1879. The corner cards here differ in detail in the trees and the presence of a horizontal line at the upper right of the corner card.
June 4, 1884
“Old Man on the Fence”
illustrated corner card
Purple Le Roy double-circle handstamp
with county name and manuscript cancel

The corner card was also used on legal-size envelopes for larger business correspondence and documents.
In the 19th century, the company’s agents did not utilize the Company logo, but rather plain text corner cards.
April 18, 1892
“Old Man on the Fence” illustrated corner card
Black Le Roy handstamp with ovate killer

April 9, 1894
“Old Man on the Fence” illustrated corner card
Black LeRoy handstamp (name shortened in 1893) and target killer

The illustrated corner card was also imprinted on stamped envelopes. Later versions of the corner card change the shading in the “O” surrounding the farmer, and many of the trees were removed.
By the late 1880s, the company had returned to the use of a side flap for policy mailing envelopes and had dropped the “Strictly A Farmers Company” slogan. O.S. Wells became Secretary in 1890 and served until 1900.
Insurance Policy Envelope

June 12, 1894
Washington Court House, Ohio
Policy mailing envelope handstamped with name and address of agent.
Insurance policy printed by the Forman-Bassett-Hatch Co., Cleveland Ohio

The policy window envelope was also used by agents to mail policies to customers.