

The Ohio Farmers Insurance Company, 1848-1900



Circa 1873

*“Allover” text illustration; “insures farm property only” at bottom
Produced by Glenn & Heide, Steam Printers, Columbus, Ohio
Red Le Roy circular datestamp with manuscript cancel*

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.

Foundation and Formation

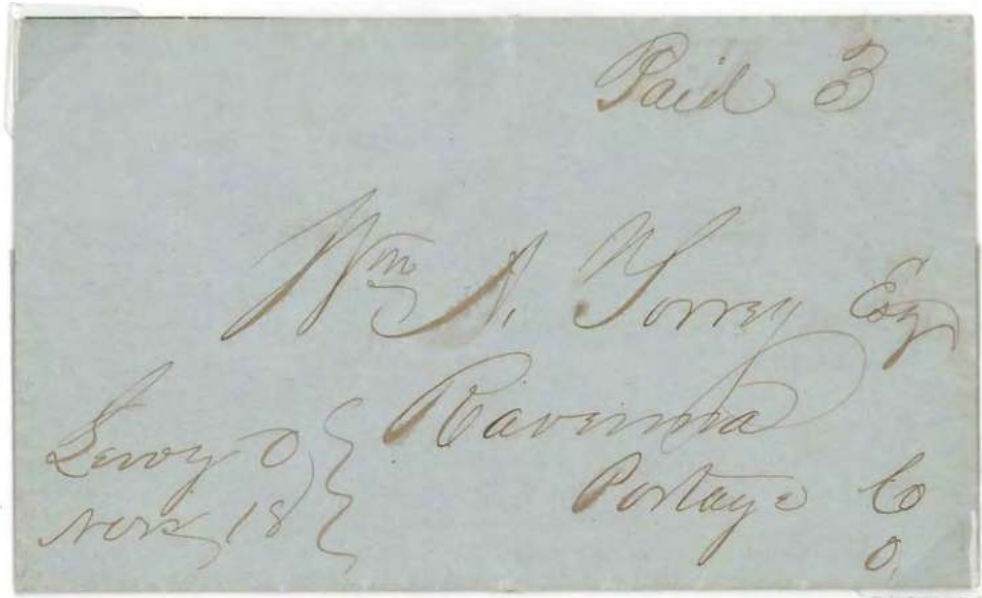
June 7, 1849
Printed Insurance Policy

*Red Le Roy circular datestamp with manuscript date,
negative "paid" and "5" in boxes; only reported example
The earliest reported mail item from the Ohio Farmers
Insurance Company*



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

OHIO FARMERS
Insurance Company.



Policy No. 3115

Henry Meyer
Attica

Seneca Co., O.

Am't Insured, \$ 1900.00

Cash Premium, \$ 11.00

Expires, Oct 4th 1867

J. Fullerton Agent.

In communicating with the Office, send the No. of your Policy.


SANFORD & HAYWARD, PRINTERS & STATIONERS, CLEVELAND, O.

October 28, 1862

Insurance policy printed by Sanford & Hayward, Printers & Stationers, Cleveland

"Balloon" Le Roy handstamp and circle of wedges cancel

Ohio Farmers
Insurance Company,
LE ROY, MEDIN
CHARTER PERPETUAL



P.M. Return this Policy if not delivered within 30 days.

Policy No. 6594

C. J. Williams &
Claridon
Shangha Co. O

Amount insured, \$ 1000

Cash premium, \$ 7.00

Policy & Survey, \$ 2.00

Expires, Jan 22 1872

John L. Ward Agent.

In communicating with the Office, send the No. of your Policy.

SANFORD & HAYWARD, LITHOGRAPHERS, CLEVELAND, O.

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

OHIO FARMER
INSURANCE
COMPANY,
LE ROY, MEDINA CO. O.
CHARTER PERPETUAL

P. M.—Return this Policy if not called for.

Policy No. 63663

Peter Snyder
Agent
Schlaud Co., O.

Am't Insured, \$ 650

Cash Premium, \$ 3⁰⁰

Policy and Survey, - - \$ 2.00

Expires, June 2nd 1869

L. R. Richards Agent.

In communicating with the Office, send the No. of your Policy.

SANFORD & HAYWARD, PRINTERS, CLEVELAND, O.

Oct. 11, 1866
Mailed policy

OHIO FARMERS
Insurance Co.
LE ROY P. O.,
MEDINA COUNTY, OHIO.

Postmaster please return if not delivered in 30 days.

Policy No. 100097

Isaac Jones
Le Roy
Medina Co., O.

Rufus Freeman
A. H. Hawley

RUFUS FREEMAN, President.
A. H. HAWLEY, Secretary.

In Communicating with the office, send the No. of your Policy

SANFORD & HAYWARD, PRS., CLEVELAND.

May 25, 1870
Small Le Roy handstamp with year date and circular target
1 cent drop rate for local mailing

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



March 21, 1871

“Allover” text illustration; “insures farm property only” at bottom
 Produced by Glenn & Heide, Steam Printers, Columbus, Ohio
 Red Le Roy circular datestamp with black target cancel

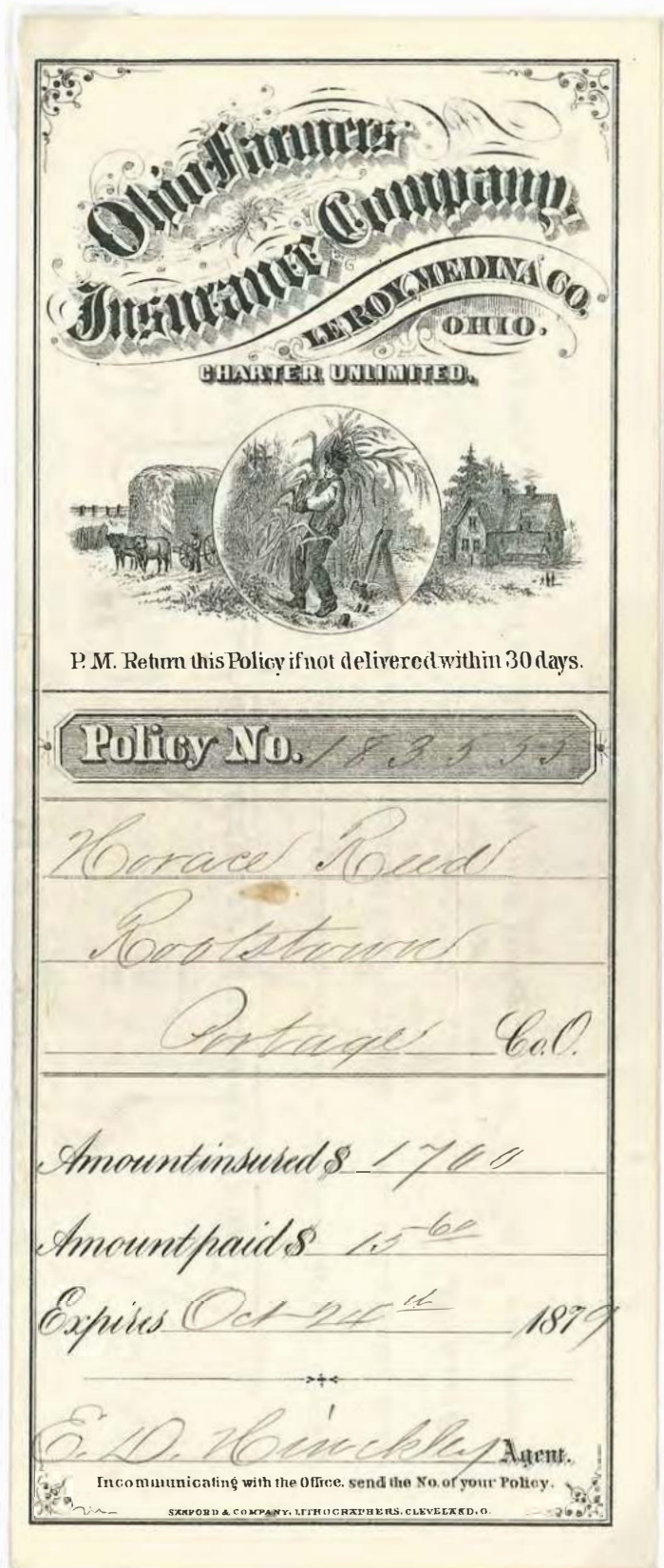


Circa 1875

“Allover” text illustration; “insures farm property only” at bottom
 Lighter shade; no printer imprint
 Black Le Roy circular datestamp with manuscript cancel

During the 1870s, an “allover” envelope design with text elements was used.

Insurance Policy Envelope



November 8, 1874

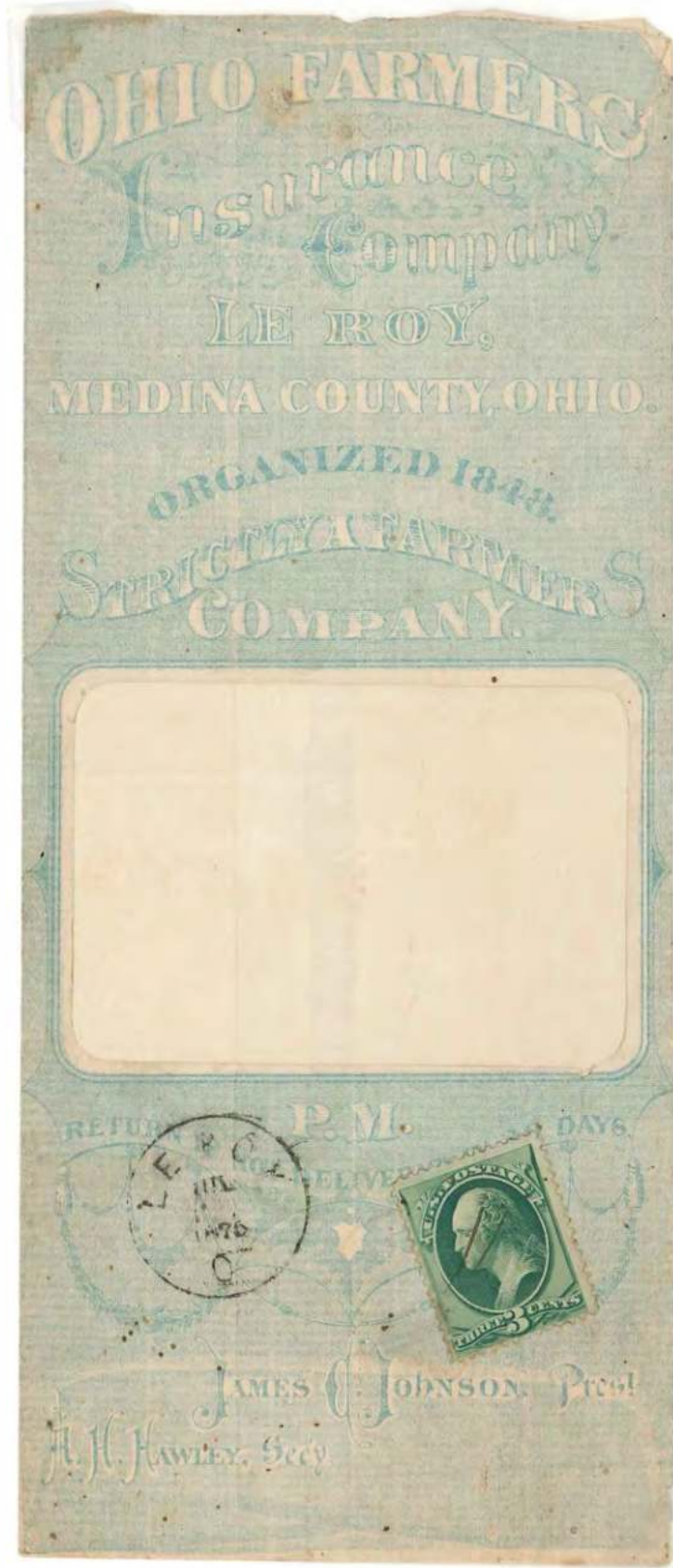
Insurance policy with blue mailing envelope; "Strictly a Farmers Company" slogan

Black Le Roy handstamp and manuscript cancel

Insurance Policy printed by Sanford & Company, Lithographers, Cleveland, Ohio

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.

Insurance Policy Envelope



July 1875

Insurance policy with blue mailing envelope; modified text arrangement
Black Le Roy handstamp with year date and manuscript cancel

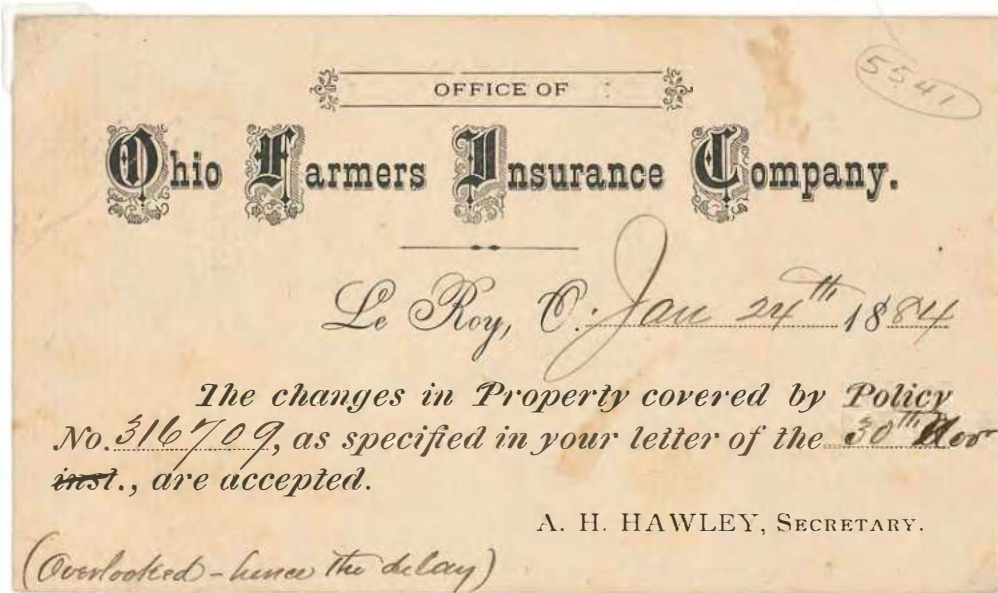
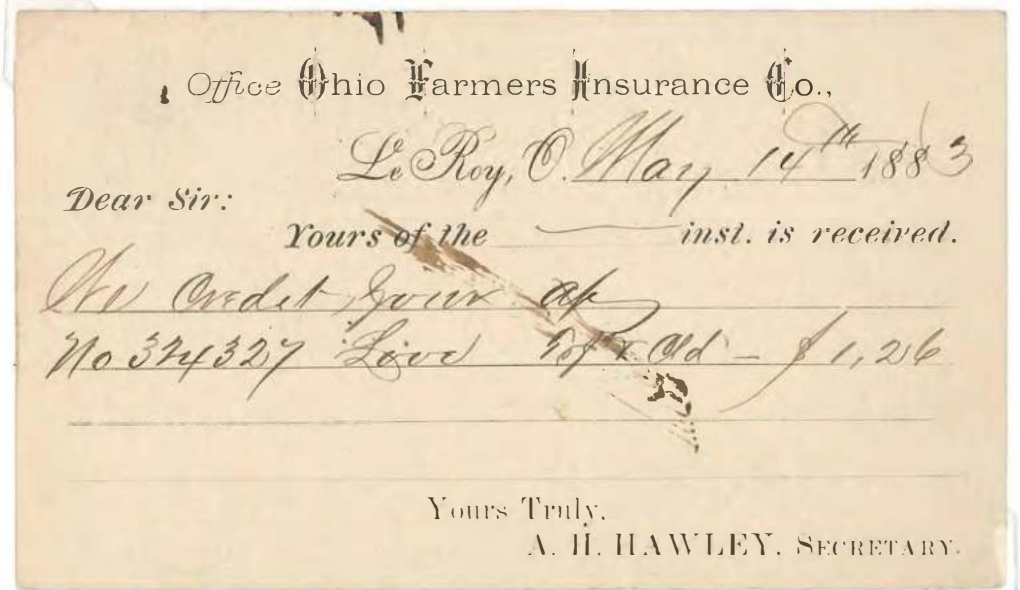
This slightly later envelope has a different text arrangement, a lighter color, and a top flap. Amos Hawley served as Secretary between 1866 and 1890; James Johnson as President from 1870 until 1912.

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.

**Illustrated Corner Card-
Legal Size**



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.

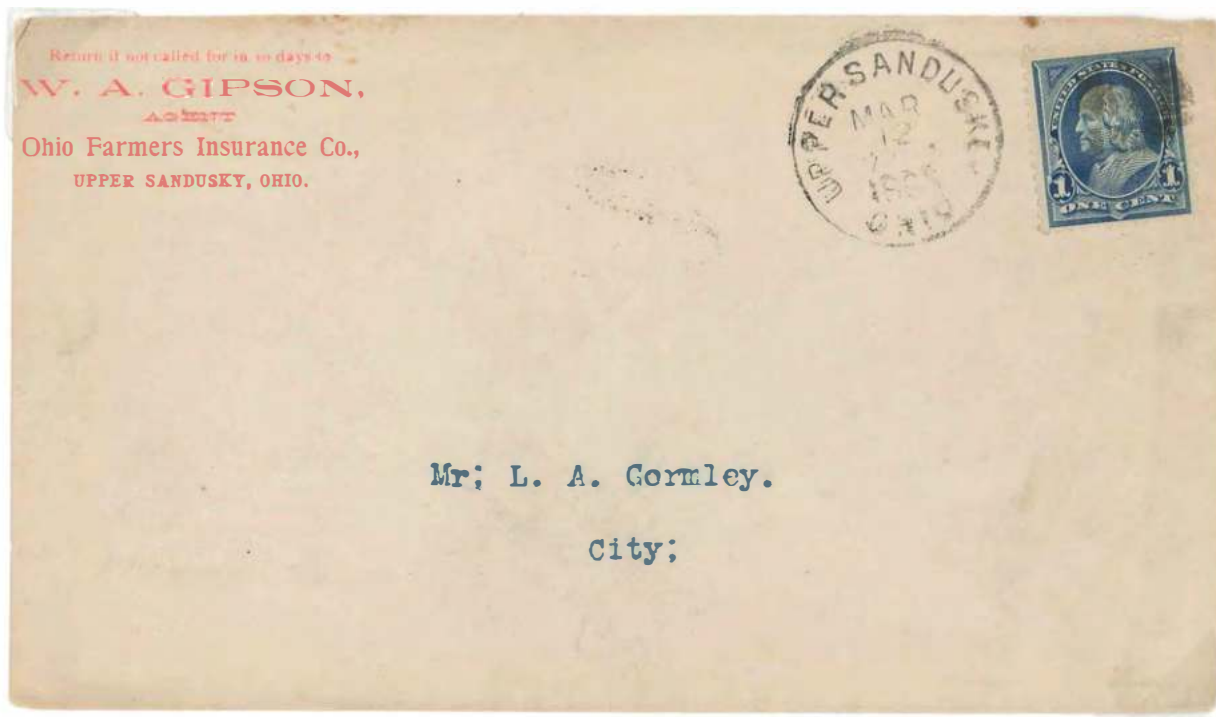
Corner Cards



April 29, 1886

"Old Man on the Fence" illustrated corner card

Black double-circle Le Roy handstamp with county name and manuscript cancel



March 12, 1896

Text corner card of W.A. Gipson, Agent, Ohio Farmers Insurance Co.

Upper Sandusky, Ohio

In the 19th century, the company's agents did not utilize the Company logo, but rather plain text corner cards.

Illustrated Corner Cards—Stamped Envelopes



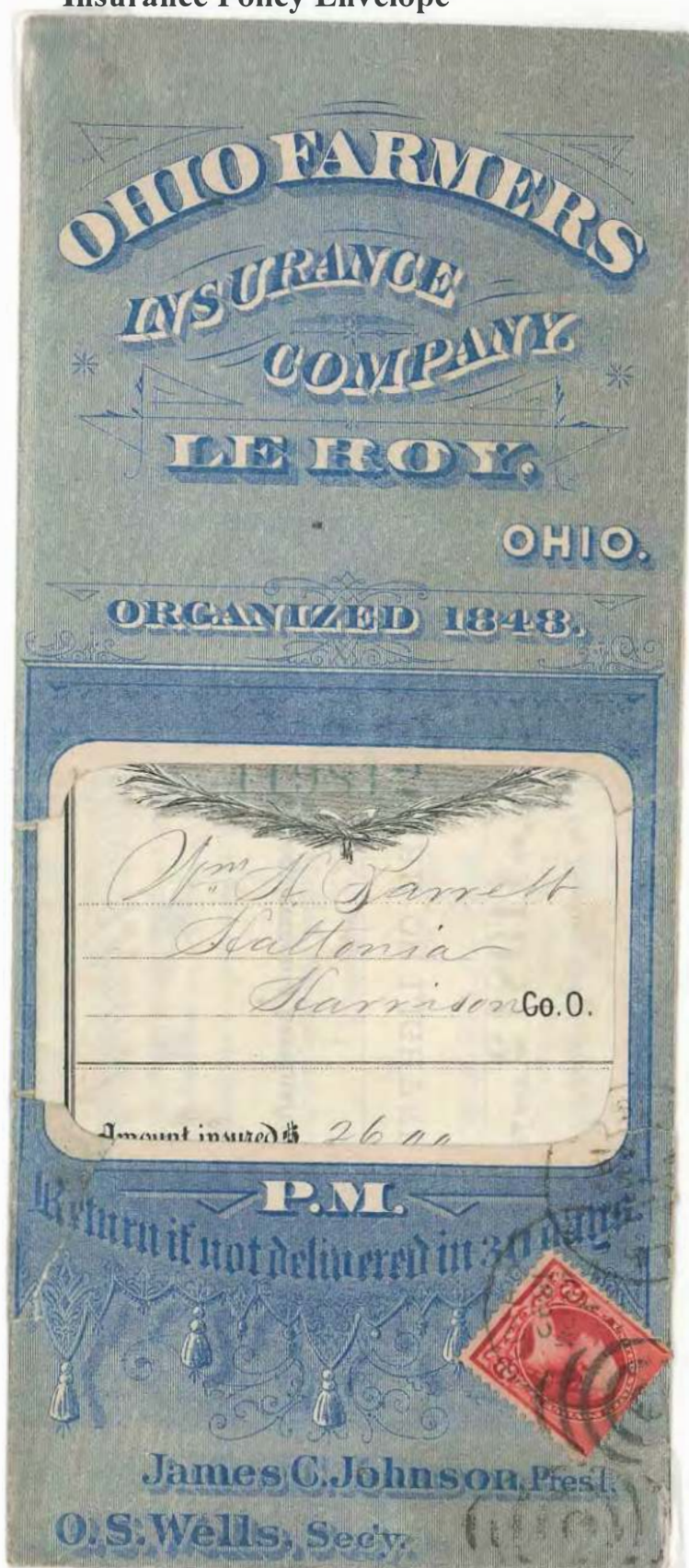
April 18, 1892
"Old Man on the Fence" illustrated corner card
Black Le Roy handstamp with ovate killer



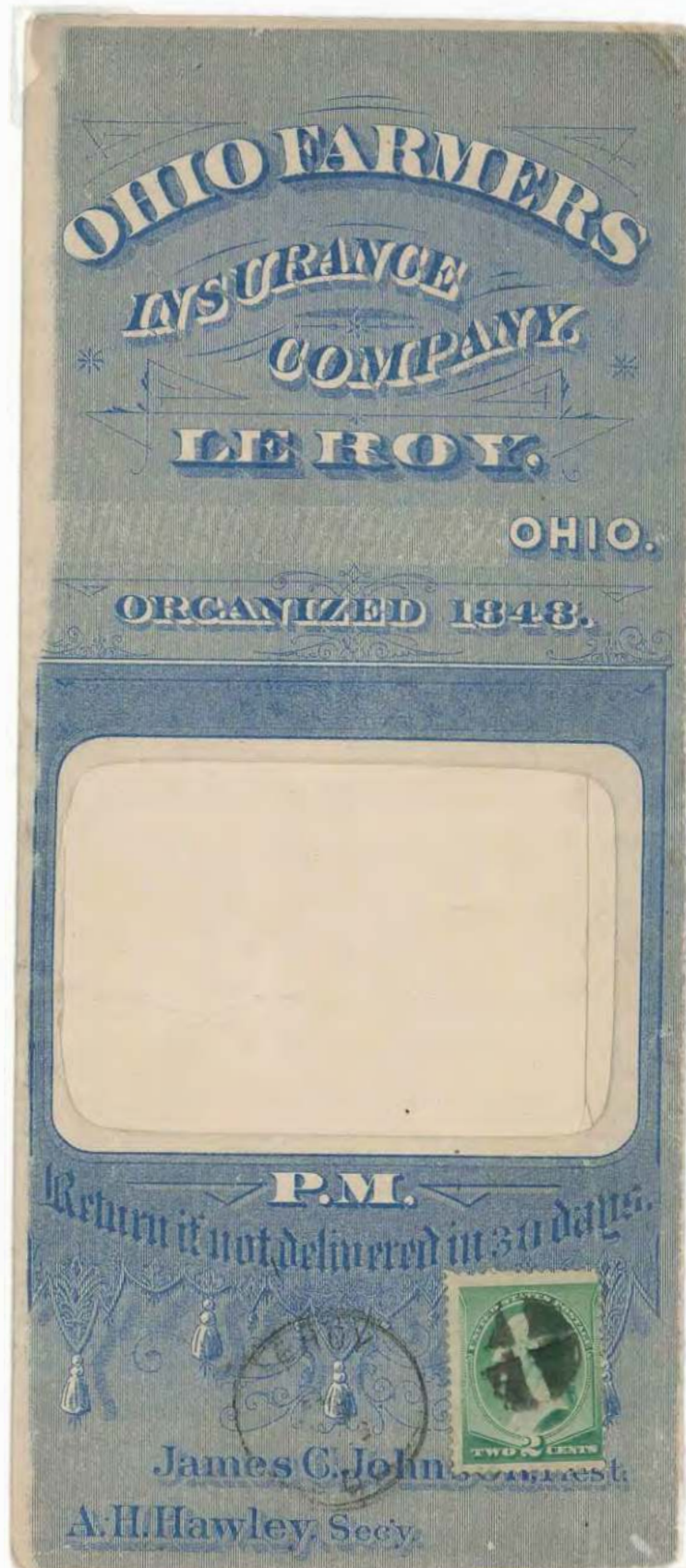
April 9, 1894
"Old Man on the Fence" illustrated corner card
Black Leroy handstamp (name shortened in 1893) and target killer

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.

Insurance Policy Envelope



1892



1888

Black Le Roy handstamp and sectioned cork killer

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

OHIO FARMERS
INSURANCE COMPANY
LE ROY, OHIO.



P.M. Return this Policy if not delivered within 30 days.

Policy No.
721033

W. C. Ennamer
Parrotts
Lafayette Co. O.

Amount insured \$ *1,000.*

Amount paid \$ *12.*

Expires *June 12* 189*7*

Dial & Fullerton AGENTS
In communicating with the Office send the No. of your Policy.

THE FORMAN-BASSETT-HATCH CO. CLEVELAND, OHIO.

OHIO FARMERS
INSURANCE
COMPANY
LE ROY,
OHIO.
ORGANIZED 1848.



P.M.
Return if not delivered in 30 days.

Dial & Fullerton
WASHINGTON, D. C.
James C. Johnson, Pres't.
O. S. Wells, Sec'y.

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.