



**Ayr Farmers
Mutual**
Insurance Company

Loss Prevention Representative

About Ayr Farmers Mutual

Ayr Farmers Mutual is a financially strong, Policyholder owned and progressive property and casualty mutual insurer with written premiums of over \$50 million annually. We offer farm, residential, commercial, marine, and automobile protection, and coverage through a dedicated network of Agents and Brokers. We service the Southwestern Ontario region, and are located in close proximity to Kitchener, Waterloo and Cambridge.

Since 1893, the knowledgeable and caring team members of Ayr Farmers Mutual have been providing products and services that provide protection and peace of mind for our Policyholders and the community. What makes us different is our commitment to providing outstanding, personalized customer service. We continually strive to put our Policyholders and our communities first, and to ensure that every individual we serve is treated with fairness and respect.

The Company provides training, education, work life balance, wellness opportunities, community contributions and a fun and friendly working environment.

Ayr Farmers Mutual is proud of our culture. We live by our core values and genuinely care for one another and our Policyholders. We celebrate our successes and have a supportive work environment that encourages everyone to be their best.

Loss Prevention Representative

We're looking for a proactive and safety-focused Loss Prevention Representative to join our team and help protect what matters most, our Policyholders and their properties. Reporting to the Manager of Claims & Loss Prevention, the Loss Prevention Representative will conduct detailed surveys of residential, farm, and commercial risks to evaluate insurability and recommend measures that reduce exposure and prevent future loss.

In this field-based role, you'll complete risk surveys, perform physical property assessments, take comprehensive site photos, and create detailed diagrams. You'll use tools and technology to produce clear, actionable reports, and work closely with Policyholders, underwriters, and the claims team to educate, advise, and support sound risk management practices.



The Loss Prevention Representative plays a key role in shaping our approach to risk, bringing a safety-first mindset, an eye for detail, and a passion for helping others prevent loss before it happens.

Responsibilities:

- Conduct risk surveys on-site for residential, farm, and commercial properties to assess insurability.
- Perform physical reviews of buildings and properties, including photography, measurements, and detailed diagrams.
- Identify potential hazards or deficiencies and provide clear, categorized recommendations for loss prevention.
- Communicate risk findings and recommendations to Policyholders, underwriters, and other internal stakeholders.
- Prepare and submit accurate reports using tablet-based tools (e.g., KPA Flex Tool)
- Conduct building evaluations and stay informed on building codes and trends.
- Educate Policyholders on loss prevention practices and provide practical, risk-reducing solutions.

Skills and Experience:

- Experience conducting property surveys, risk assessments, or working in a related field such as insurance, construction, or the trades is preferred.
- A background in the trades; a licensed electrician designation is a strong asset.
- Solid understanding of building construction and envelope systems, including materials, structure, and failure points is essential.
- Familiarity with farm properties, operations, and rural/agricultural risk factors is highly valued.
- Knowledge of building codes, safety regulations, and general loss prevention practices.
- Experience or education in thermography or risk imaging is an asset.
- Proficiency with tablets and inspection/reporting software, with strong communication and documentation skills.
- Comfortable working independently in the field and adapting to a variety of property types and conditions.
- Strong ability to identify hazards and provide clear, practical recommendations to improve safety and reduce risk.



- Valid G driver's license and willingness to travel frequently (approx. 75%) is required; primarily local day trips with minimal overnight travel.

Why Choose Ayr Farmers Mutual?

- The opportunity to work with a reputable company that cares about our People, our Policyholders, and the Communities we serve.
- We offer a supportive learning environment.
- We invest in your growth and celebrate your achievements.
- Competitive matching Pension Plan and employer-paid Group Healthcare Benefits Plan, including a Health Care Spending Account.
- We offer a hybrid working environment.
- Dress for your workday flexibility.

Accommodation at Ayr Farmers Mutual Insurance Company

We are committed to a selection process and work environment that is inclusive and barrier free. Human Resources will work with the applicant and the selection committee to arrange reasonable and appropriate accommodation for the selection process which will enable you to be assessed in a fair and equitable manner.



**EMPLOYER
PARTNER**

**Proud partners with the Canadian
Centre for Diversity and Inclusion**

To learn more about Ayr Farmers Mutual, visit our website at <https://www.ayrmutual.com/>

INTERESTED IN APPLYING?

Please send your resume to: careers@ayrmutual.com