

## **Competency framework for agency executive officer**

*Professional competencies  
evaluated by the OACIQ*



## **Competency framework for agency executive officer**

The competency Framework is a guide to help future agency executive officers understand what competencies must be developed and mastered in order to act ethically and responsibly in their brokerage practice.

Five competencies make up the competency framework for agency executive officer:

- Managing a real estate or mortgage brokerage agency
- Managing the agency in a way that allows it to fulfil its real estate and mortgage brokerage obligations and responsibilities
- Supervising the professional activities of the agency's brokers and administrative personnel
- Advising and assisting brokers in order to foster their professional development
- Collaborating as agency executive officer and ensuring broker collaboration with the various partners

Each competency of the framework was developed after an analysis of professional situations, followed by a validation process with the sector's practitioners and professionals to ensure that the framework corresponds to reality while meeting the requirements of the profession.

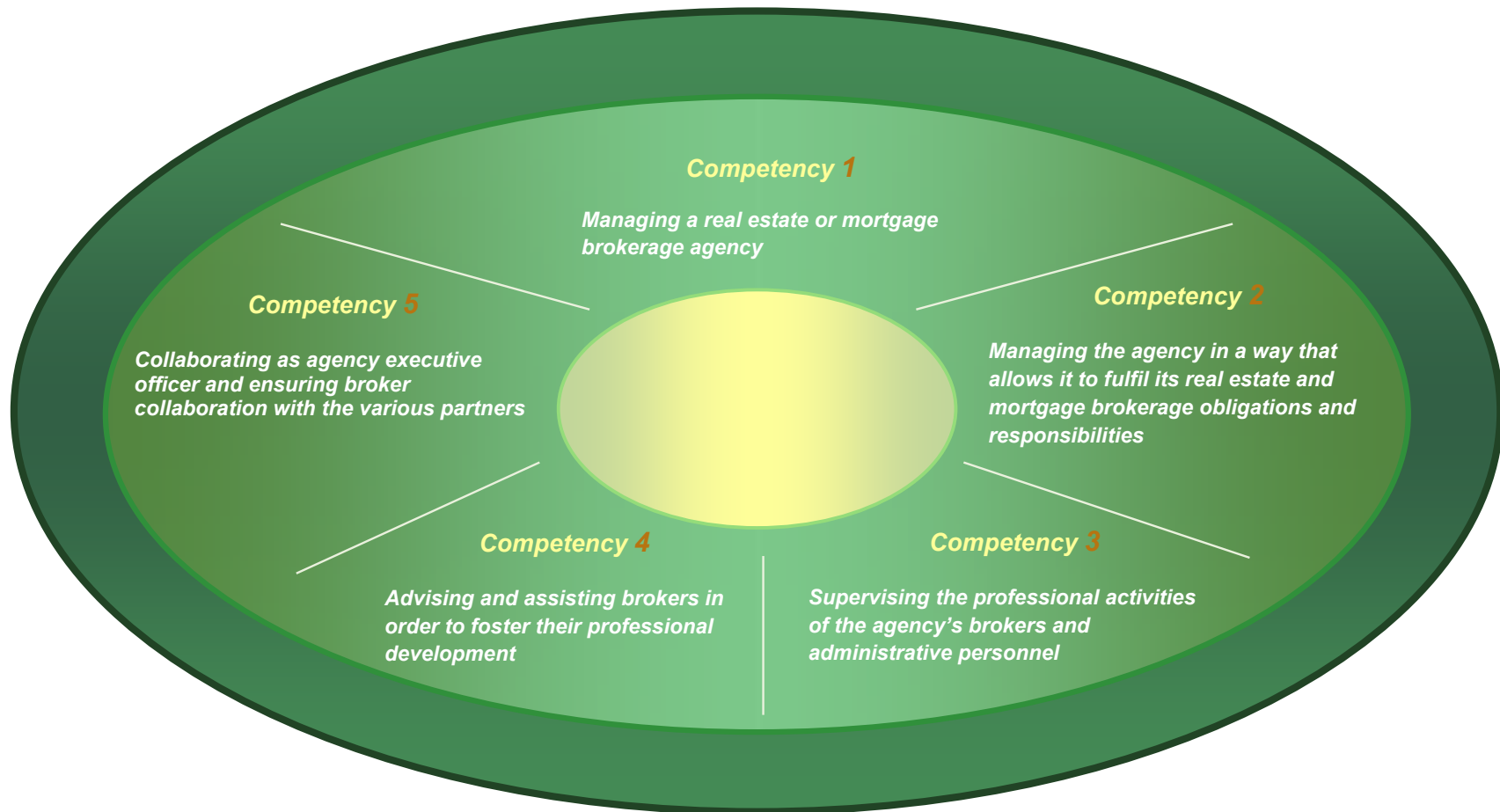
A professional situation represents the responsibility incumbent on the agency executive officer in the course of his/her professional duties. These professional situations give rise to professional actions that must be implemented to ensure the fulfillment of such responsibilities.

Finally, these professional actions necessitate mastery of professional resources. These resources are primarily the knowledge that the candidate must master in order to act professionally and effectively.

The OACIQ's new examination was designed based on this competency framework.

The development process of the competency framework for agency executive officer was patterned on the model proposed by Mr. Jacques Tardif, Professor at the Université de Sherbrooke.

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
1 Managing a real estate or mortgage brokerage agency	1.1 Organizing the agency's setup and flow of activities	1.1.1 Determining or confirming the appropriate legal form for the agency 1.1.2 Determining or updating the agency's operating structure 1.1.3 Understanding the characteristics of the market 1.1.4 Determining or updating the strategic objectives 1.1.5 Designing or updating a business plan 1.1.6 Designing or updating an operations plan 1.1.7 Determining or revising the agency's needs in terms of human, administrative and material resources 1.1.8 Planning financial resources and operating budgets 1.1.9 Obtaining the necessary financing 1.1.10 Implementing management tools 1.1.11 Implementing activity validation and control procedures	<ul style="list-style-type: none"> <li>• Knowledge of the legal impacts of the various legal forms for brokers and agencies (corporation, franchisee, sub-franchisee, franchiser, etc.)</li> <li>• Knowledge of the tax impacts of the various legal forms for brokers and agencies (corporation, franchisee, sub-franchisee, franchiser, etc.)</li> <li>• Use of real estate or mortgage brokers resources, statistics and data</li> <li>• Use of governmental resources and programs for business start-ups</li> <li>• Knowledge of major electronic document management tools</li> <li>• Knowledge of major inventory management tools</li> <li>• Knowledge of major accounting software packages</li> <li>• Knowledge of major payroll software packages</li> </ul>
	1.2 Managing a real estate or mortgage agency's administrative, material and financial resources	1.2.1 Implementing the business plan and operations plan 1.2.2 Ensuring that budgets are managed in accordance with the agency's financial capacity 1.2.3 Ensuring that accounting registers are properly maintained 1.2.4 Ensuring that the agency fulfils its tax obligations 1.2.5 Verifying the availability of material resources needed by employees and brokers in their work	<ul style="list-style-type: none"> <li>• Application of basic accounting principles (cash flow, liquidity, etc.)</li> <li>• Reading of financial statements</li> <li>• Application of personal and corporate taxation concepts (taxes, salaried employees, autonomous workers, T5 forms, etc.)</li> <li>• Use of accounting software basic functionalities</li> <li>• Application of basic financial concepts (features of financial products such as GICs, term deposits, etc.)</li> <li>• Knowledge of agency's activities cycles in order to plan for the necessary resources, including cash</li> </ul>

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
	1.3 Managing the agency's human resource	1.3.1 Implementing a compensation and remuneration policy 1.3.2 Recruiting and retaining competent brokers 1.3.3 Selecting and hiring employees and brokers according to desired profiles 1.3.4 Drafting employment contracts and service agreements 1.3.5 Setting up procedures for welcoming and orienting new brokers and employees 1.3.6 Organizing and coordinating work and tasks 1.3.7 Communicating objectives and expected results 1.3.8 Maintaining a human resources record for each employee and broker 1.3.9 Completing and updating the corporations register 1.3.10 Knowing the agency's obligations with regards to legislation, standards and government programs applicable to employers	<ul style="list-style-type: none"> <li>• Knowledge of agency obligations with regards to:               <ul style="list-style-type: none"> <li>○ Labour Standards Act</li> <li>○ CSST</li> <li>○ Employment Insurance Plan</li> <li>○ Quebec parental insurance plan</li> <li>○ Canadian Human Rights Act and regulatory provisions on harassment</li> <li>○ Minimum Wage Act</li> </ul> </li> <li>• Use of human resource management tools</li> <li>• Use of selection interview techniques</li> <li>• Application of agency or franchiser's standards</li> <li>• Application of appropriate management styles</li> <li>• Application of effective communication principles</li> <li>• Use of internal procedures and documentation</li> </ul>
	1.4 Promoting the brokerage services offered by the real estate or mortgage agency	1.4.1 Advertising the real estate or mortgage brokerage services offered by the agency 1.4.2 Verifying compliance of agency and broker advertising and documentation 1.4.3 Subscribing to information listing services and marketing services 1.4.4 Using technological tools, communication tools and social network platforms 1.4.5 Organizing or participating in networking events (associations, groups, seminars, galas)	<ul style="list-style-type: none"> <li>• Application of sales, marketing and advertising strategies</li> <li>• Knowledge of agency and broker obligations with regards to the <i>Unsolicited Telecommunications Rules</i></li> <li>• Use of the <i>National Do Not Call List</i></li> <li>• Knowledge of agency and broker obligations with regards to advertising rules (<i>Advertising guide for real estate and mortgage agencies and brokers</i>)</li> <li>• Knowledge of agency and broker obligations with regards to the <i>Act respecting lotteries, publicity contests and amusement machines</i></li> <li>• Knowledge of agency and broker obligations with regards to the operating rules of multiple listing sites</li> <li>• Application of effective communication principles</li> <li>• Use of presentation tools such as PowerPoint</li> <li>• Knowledge of local associations and groups</li> </ul>

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
	1.5 Ensuring the development and sustainability of the real estate or mortgage agency	1.5.1 Finding and assessing business opportunities 1.5.2 Negotiating partnership agreements in accordance with established standards 1.5.3 Using fair competition and client solicitation methods 1.5.4 Developing measures to improve availability and quality of service offer 1.5.5 Evaluating and comparing the agency's performance 1.5.6 Adapting business decisions to market and economic situation 1.5.7 Innovating in agency management methods and service offer 1.5.8 Developing an influential business network 1.5.9 Keeping up to date on new developments and trends in real estate and mortgage brokerage 1.5.10 Establishing procedures for delegating responsibilities in case of prolonged absence or vacation of agency executive officer	<ul style="list-style-type: none"> <li>• Knowledge of agency obligations with regards to the <i>Competition Act</i></li> <li>• Knowledge of agency and broker obligations with regards to the <i>Consumer Protection Act</i></li> <li>• Use of tools to survey client satisfaction</li> <li>• Use of technological tools to optimize agency management and service offer</li> <li>• Use of various information sources to keep up to date on local, regional and national real estate market</li> <li>• Use of various information sources to keep up to date on local, regional and national economic news</li> <li>• Knowledge of rules and conditions with regards to referrals</li> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i> and to the disclosure of conflicts of interest</li> <li>• Knowledge of priority management principles</li> </ul>



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2 Managing the agency in a way that allows it to fulfil its real estate and mortgage brokerage obligations and responsibilities	2.1 Ensuring that the agency fulfils its obligations with regards to managing transaction records	2.1.1 Ensuring that record-keeping procedures are followed by brokers 2.1.2 Verifying that records are turned over to the agency in a timely manner 2.1.3 Verifying that all documents required are included in the records 2.1.4 Ensuring that documents contained in the records meet requirements	<ul style="list-style-type: none"> <li>Knowledge of agency obligations with regards to the <i>Regulation respecting records, books and registers, trust accounting and inspection of brokers and agencies</i></li> <li>Use of “Missing Documents” Quick Reference Guides produced by the OACIQ</li> </ul>
	2.2 Ensuring that the agency fulfils its obligations with regards to maintaining the various reports and registers related to the activities of a real estate or mortgage agency	2.2.1 Verifying that registers are correctly completed and maintained 2.2.2 Ensuring that reports required by the OACIQ are produced in a timely manner	<ul style="list-style-type: none"> <li>Knowledge of agency obligations with regards to the <i>Regulation respecting records, books and registers, trust accounting and inspection of brokers and agencies</i></li> <li>Use of documentation produced by the OACIQ</li> </ul>
	2.3 Ensuring that the agency fulfils its obligations with regards to maintaining and managing the trust account	2.3.1 Verifying that the trust account is properly maintained 2.3.2 Ensuring that monthly bank reconciliations are produced 2.3.3 Verifying that the annual report is produced	<ul style="list-style-type: none"> <li>Knowledge of agency obligations with regards to the <i>Regulation respecting records, books and registers, trust accounting and inspection of brokers and agencies</i></li> <li>Application of rules regarding refunding of deposits paid in trust</li> <li>Use of documentation and Quick Reference Guides produced by the OACIQ on the management of trust accounts</li> <li>Interpretation of bank reconciliation data</li> </ul>
	2.4 Supervising the use, conservation, retention, archiving and destruction of records in order to protect the integrity and confidentiality of the information contained therein	2.4.1 Implementing appropriate procedures 2.4.2 Allocating space to document conservation and archiving 2.4.3 Restricting access to records or files 2.4.4 Implementing measures to prevent document falsification	<ul style="list-style-type: none"> <li>Knowledge of agency obligations with regards to the <i>Act respecting the protection of personal information in the private sector</i></li> <li>Use of documentation produced by the OACIQ</li> <li>Knowledge of consequences of identity theft and fraud</li> </ul>

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3 Supervising the professional activities of the agency's brokers and administrative personnel	3.1 Ensuring that the agency, its personnel and brokers carry out their activities only in the fields for which they have the required skills or expertise and, if applicable, in which they are authorized	3.1.1 Verifying that the tasks entrusted to administrative personnel are not actions reserved for brokerage licence holders 3.1.2 Verifying the validity of brokers' licences and ensuring they are renewed each year 3.1.3 Verifying disciplinary and legal records at time of hiring 3.1.4 Validating professional references and training programs completed 3.1.5 Maintaining a register of brokers and corporations	<ul style="list-style-type: none"> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting the issue of broker's and agency licences</i></li> <li>• Knowledge of agency and broker obligations with regards to professional liability insurance</li> </ul>
	3.2 Supervising the practices of beginner real estate or mortgage brokers	3.2.1 Validating the skills and knowledge of beginner brokers 3.2.2 Verifying the records of beginner brokers prior to putting properties on the market 3.2.3 Verifying the transactions carried out by beginner brokers 3.2.4 Supervising the execution of transactions handled by beginner brokers 3.2.5 Providing feedback appropriate to the beginner broker's degree of autonomy 3.2.6 Documenting meeting and areas requiring improvement	<ul style="list-style-type: none"> <li>• Use of documentation produced by the OACIQ</li> <li>• Knowledge of agency executive officer and agency obligations with regards to the oversight of beginner brokers</li> </ul>
	3.3 Supervising agency brokers to ensure they carry out the real estate or mortgage brokerage activities competently	3.3.1 Verifying record compliance 3.3.2 Validating broker competence 3.3.3 Verifying that recommended or mandatory forms are used according to the nature of the transaction 3.3.4 Verifying that conditions are stipulated and standard clauses are drafted according to the nature of the transaction	<ul style="list-style-type: none"> <li>• Application of best practices recommended by the OACIQ</li> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Use of documentation produced by the OACIQ</li> </ul>



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	3.4 Verifying that agency's administrators, employees and brokers act in accordance with the law	3.4.1 Getting involved in the agency's activities in order to detect irregularities or problems 3.4.2 Auditing records 3.4.3 Verifying that rules of conduct are followed 3.4.4 Demonstrating and fostering ethical conduct, integrity and responsibility 3.4.5 Verifying that brokers are reasonably available for their clients 3.4.6 Knowing the obligations and responsibilities of the agency executive officer with regards to laws and regulations 3.4.7 Adhering to rules of conduct and best practices recommended for the profession	<ul style="list-style-type: none"> <li>• Knowledge of agency and broker obligations with regards to the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i></li> <li>• Knowledge of rules and role of FINTRAC</li> <li>• Application of fraud prevention standards when preparing CAAMP mortgage loan applications</li> <li>• Knowledge of agency obligations with regards to the <i>Competition Act</i></li> <li>• Knowledge of agency and broker obligations with regards to the <i>Consumer Protection Act</i></li> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Knowledge of agency and broker obligations with regards to professional liability insurance</li> </ul>
	3.5 Verifying that employees and brokers avoid or disclose all conflict of interest situations according to established standards	3.5.1 Periodically informing brokers of the procedures to follow for this type of situation 3.5.2 Auditing records 3.5.3 Developing procedures for this type of situation 3.5.4 Verifying the use of OACIQ forms recommended for this type of situation	<ul style="list-style-type: none"> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Consultation and use of documentation produced by the OACIQ with regards to disclosure notices and conflicts of interest</li> </ul>
	3.6 Implementing a corrective measure system for employees or brokers who are found to be deficient in the performance of their duties	3.6.1 Documenting irregularities and errors observed 3.6.2 Meeting with employees or brokers to discuss any problems observed 3.6.3 Devising a remedial plan 3.6.4 Following up on the implementation of the remedial plan 3.6.5 Measuring results obtained and review remedial plan as needed	<ul style="list-style-type: none"> <li>• Application of human resource management principles</li> <li>• Recourse to OACIQ Continuing Education Department</li> <li>• Consultation of OACIQ website</li> </ul>

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	3.7 Evaluating the performance of administrative personnel	3.7.1 Defining performance criteria and objectives 3.7.2 Defining a productivity and performance evaluation process 3.7.3 Giving feedback on the quality of the work and the results achieved	<ul style="list-style-type: none"> <li>• Use of evaluation tools (grid, performance evaluation form)</li> <li>• Use of results follow-up tools</li> </ul>
	3.8 With the broker, evaluating the implementation of the service agreements concluded	3.8.1 Defining objectives and an action plan with the broker 3.8.2 Determining with the broker his needs in terms of support or services from the agency 3.8.3 Giving the broker feedback on the quality of the work performed for the agency and the results achieved	<ul style="list-style-type: none"> <li>• Use of evaluation tools (grid, performance evaluation form)</li> <li>• Use of results follow-up tools</li> <li>• Use of effective communication techniques</li> </ul>

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
4 Advising and assisting brokers in order to foster their professional development	4.1 Helping beginner brokers get started in the profession	4.1.1 Informing new brokers about the ins and outs of the profession 4.1.2 Implementing an orientation and training plan for beginner brokers 4.1.3 Helping beginner brokers adopt proper behaviours towards clients and other brokers 4.1.4 Ensuring regular follow-on the professional development of beginner brokers	<ul style="list-style-type: none"> <li>• Application of mentoring and apprenticeship principles</li> <li>• Application of internal procedures</li> <li>• Use of meeting scenarios or simulations with beginner brokers</li> </ul>
	4.2 Coaching brokers to help them develop and update their professional skills	4.2.1 Proposing or supporting measures to increase or update brokers' professional skills 4.2.2 Setting up and implementing a customized training plan 4.2.3 Mobilizing and motivating brokers individually and as a group 4.2.4 Making specialized documentary resources available 4.2.5 Organizing periodic team meetings and activities 4.2.6 Encouraging expertise sharing and transfer between the agency's brokers 4.2.7 Updating own knowledge of real estate or mortgage brokerage	<ul style="list-style-type: none"> <li>• Application of leadership principles</li> <li>• Application of motivation techniques</li> <li>• Consultation of documentation produced by the OACIQ and the tools available on <i>Synbad</i></li> <li>• Recourse to OACIQ Continuing Education Department</li> <li>• Keeping up to date on specialized training available</li> <li>• Keeping up to date on seminars available</li> <li>• Application of appropriate management styles</li> <li>• Use of meeting and group facilitation techniques</li> </ul>

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
	4.3 Helping brokers be in business	4.3.1 Helping brokers set and achieve objectives 4.3.2 Providing tools to brokers by suggesting business strategies 4.3.3 Providing tools to brokers by suggesting work methods and technological aids 4.3.4 Helping brokers show initiative 4.3.5 Helping brokers develop their entrepreneurship 4.3.6 Advising and encouraging brokers facing difficulties 4.3.7 Adding brokers to own network of contacts 4.3.8 Being available and listening to brokers	<ul style="list-style-type: none"> <li>• Use of various time management tools</li> <li>• Knowledge of tax rules applicable to brokers (GST, QST, income tax, autonomous worker status)</li> <li>• Use of active listening skills techniques</li> </ul>
	4.4 Advising brokers in the various steps of a real estate or mortgage transaction	4.4.1 Helping brokers gain an accurate and in-depth understanding of the details of a real estate or mortgage transaction 4.4.2 Making verifications or searches on specific subjects on behalf of brokers 4.4.3 Consult available resources to answer brokers' questions 4.4.4 Supporting brokers facing difficulties or problems during a transaction 4.4.5 Helping brokers prevent problems or the risk of legal action	<ul style="list-style-type: none"> <li>• Knowledge of the fields of expertise of the various professionals involved in a real estate or mortgage transaction: lawyer, accountant, notary, land surveyor, evaluator, tax expert, financial planner, building inspector, mortgage lender, funder, etc.</li> <li>• Consultation of publications and websites on real estate or mortgage brokerage and applicable regulations</li> <li>• Knowledge of role and limits of new products or services (title insurance, etc.)</li> </ul>

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5 Collaborating as agency executive officer and ensuring broker collaboration with the various partners	5.1 Collaborating as agency executive officer and ensuring the collaboration of own brokers with other agencies or brokers	5.1.1 Implementing partnership agreements concluded with other agencies 5.1.2 Ensuring that brokers and the agency share all relevant information and documentation in order to bring real estate or mortgage transaction to fruition 5.1.3 Ensuring that the information shared by the agency and its brokers is accurate and according to standards 5.1.4 Verifying that brokers give fair treatment to promises to purchase from clients of other brokers and competitors 5.1.5 Ensuring that brokers use fair competition and solicitation practices 5.1.6 Verifying that brokers fulfil their obligations regarding collaboration 5.1.7 Being available to other agency executive officers or brokers from other agencies as needed	<ul style="list-style-type: none"> <li>• Knowledge of agency obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Use of land register and register of enterprises</li> <li>• Knowledge of the characteristics of valid documents, original documents</li> <li>• Use of networking techniques</li> <li>• Use of telecommunication technologies and tools</li> <li>• Knowledge of priority management principles</li> </ul>
	5.2 Collaborating as agency executive officer and ensuring broker collaboration with clients	5.2.1 Ensuring that clients have access to the agency's services in a timely manner 5.2.2 Verifying that brokers fulfil their obligations regarding collaboration with clients 5.2.3 Implementing the appropriate procedures when a broker leaves the agency 5.2.4 Being available for clients 5.2.5 Developing and implementing a complaints processing process that protects clients' rights and interests	<ul style="list-style-type: none"> <li>• Application of customer service principles</li> <li>• Consultation of documentation produced by the OACIQ</li> <li>• Use of telecommunication technologies and tools</li> <li>• Knowledge of priority management principles</li> </ul>

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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
	5.3 Collaborating as agency executive officer and ensuring broker collaboration with regulatory authorities	<p>5.3.1 Forwarding information issued by regulatory authorities to brokers</p> <p>5.3.2 Promptly providing, or ensuring that brokers provide, all information and documents required by regulatory authorities, including for an inspections, investigations, etc.</p> <p>5.3.3 Preparing adequately for an inspection of the agency</p> <p>5.3.4 Following up, or ensuring that brokers follow up, on requests, recommendations and commitments from the Syndic, the Assistance Service and the Inspection Department</p> <p>5.3.5 Reporting to regulatory authorities any practice that fails to comply with laws and regulations</p> <p>5.3.6 Knowing the mission and role of regulatory authorities in the field of real estate or mortgage brokerage</p>	<ul style="list-style-type: none"> <li>• Consultation of documentation produced by the OACIQ</li> <li>• Application of real estate boards rules</li> <li>• Application of credit bureau rules</li> <li>• Application of FINTRAC rules</li> <li>• Consultation of websites of regulatory authorities</li> </ul>
	5.4 Collaborating as agency executive officer and ensuring broker collaboration with other partners or professionals	<p>5.4.1 Implementing partnership agreements concluded with other professionals</p> <p>5.4.2 Informing brokers of the business partners at their disposal</p> <p>5.4.3 Recommending that brokers refer their clients to other qualified professionals or recognized experts when necessary in order to protect their interests</p> <p>5.4.4 Verifying that brokers abide by the rules pertaining to referrals</p>	<ul style="list-style-type: none"> <li>• Knowledge of rules and conditions pertaining to referrals</li> <li>• Consultation of documentation produced by the OACIQ</li> <li>• Consultation of websites of professional orders, associations or organizations</li> <li>• Consultation of professional directories</li> </ul>



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CORE COMPETENCY	PROFESSIONAL SITUATION	PROFESSIONAL ACTIONS	RESSOURCES
	5.5 Fairly resolving problem situations that arise between various business partners (brokers, clients, etc.)	5.5.1 Fostering behaviours that reduce the risk of conflict 5.5.2 Preventing and resolving problem situations 5.5.3 Suggesting and Implementing solutions fairly 5.5.4 Using conciliation, mediation, arbitration or other means when the situation requires 5.5.5 Preparing arbitration files	<ul style="list-style-type: none"> <li>• Application of conflict resolution techniques</li> <li>• Understanding the role and operation of conciliation, arbitration and mediation</li> <li>• Knowledge of agency and broker obligations with regards to the <i>Civil Code</i></li> <li>• Knowledge of agency and broker obligations with regards to the <i>Regulation respecting brokerage requirements, professional conduct of brokers and advertising</i></li> <li>• Knowledge of role and rules of the <i>Fonds d'assurance responsabilité professionnelle du courtage immobilier du Québec (FARCIQ)</i></li> <li>• Knowledge of agency and broker obligations with regards to professional liability insurance</li> </ul>