



# 2019

## Insolvency Statistics in Canada

March 2019

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## Definitions

**Bankruptcy:** The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

**Business:** Any commercial entity or organization other than an individual, or an individual who has incurred 50% or more of total liabilities as a result of operating a business.

**Consumer:** An individual with more than 50% of total liabilities related to consumer goods and services.

**Corporation:** A commercial entity or organization.

**Individual Business:** An individual who has incurred 50% or more of total liabilities as a result of operating a business.

**North American Industry Classification System (NAICS):** System that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

**Proposal:** An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Note: Monthly statistics for insolvency volumes tend to vary widely. Quarterly and annual statistics can be more indicative of the evolution of insolvency volume.

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>289</b>	<b>271</b>	<b>261</b>	<b>6.6</b>	<b>10.7</b>	<b>2,903</b>	<b>2,607</b>	<b>11.4</b>
Bankruptcies	118	124	123	-4.8	-4.1	1,407	1,366	3.0
Proposals	171	147	138	16.3	23.9	1,496	1,241	20.5
<b>Prince Edward Island</b>	<b>60</b>	<b>54</b>	<b>81</b>	<b>11.1</b>	<b>-25.9</b>	<b>714</b>	<b>697</b>	<b>2.4</b>
Bankruptcies	30	27	40	11.1	-25.0	408	416	-1.9
Proposals	30	27	41	11.1	-26.8	306	281	8.9
<b>Nova Scotia</b>	<b>533</b>	<b>393</b>	<b>466</b>	<b>35.6</b>	<b>14.4</b>	<b>5,722</b>	<b>5,709</b>	<b>0.2</b>
Bankruptcies	302	219	284	37.9	6.3	3,504	3,750	-6.6
Proposals	231	174	182	32.8	26.9	2,218	1,959	13.2
<b>New Brunswick</b>	<b>414</b>	<b>337</b>	<b>393</b>	<b>22.8</b>	<b>5.3</b>	<b>4,669</b>	<b>4,374</b>	<b>6.7</b>
Bankruptcies	221	152	200	45.4	10.5	2,365	2,396	-1.3
Proposals	193	185	193	4.3	0.0	2,304	1,978	16.5
<b>Quebec</b>	<b>4,094</b>	<b>3,701</b>	<b>4,008</b>	<b>10.6</b>	<b>2.1</b>	<b>43,701</b>	<b>43,895</b>	<b>-0.4</b>
Bankruptcies	1,870	1,770	1,970	5.6	-5.1	22,382	23,858	-6.2
Proposals	2,224	1,931	2,038	15.2	9.1	21,319	20,037	6.4
<b>Ontario</b>	<b>3,927</b>	<b>3,284</b>	<b>3,658</b>	<b>19.6</b>	<b>7.4</b>	<b>40,696</b>	<b>38,684</b>	<b>5.2</b>
Bankruptcies	1,307	1,069	1,441	22.3	-9.3	15,150	15,678	-3.4
Proposals	2,620	2,215	2,217	18.3	18.2	25,546	23,006	11.0
<b>Manitoba</b>	<b>277</b>	<b>221</b>	<b>215</b>	<b>25.3</b>	<b>28.8</b>	<b>2,988</b>	<b>2,574</b>	<b>16.1</b>
Bankruptcies	122	94	108	29.8	13.0	1,423	1,363	4.4
Proposals	155	127	107	22.0	44.9	1,565	1,211	29.2
<b>Saskatchewan</b>	<b>317</b>	<b>254</b>	<b>314</b>	<b>24.8</b>	<b>1.0</b>	<b>3,559</b>	<b>3,293</b>	<b>8.1</b>
Bankruptcies	112	103	120	8.7	-6.7	1,370	1,437	-4.7
Proposals	205	151	194	35.8	5.7	2,189	1,856	17.9
<b>Alberta</b>	<b>1,455</b>	<b>1,305</b>	<b>1,336</b>	<b>11.5</b>	<b>8.9</b>	<b>15,294</b>	<b>13,554</b>	<b>12.8</b>
Bankruptcies	491	479	445	2.5	10.3	5,289	5,018	5.4
Proposals	964	826	891	16.7	8.2	10,005	8,536	17.2
<b>British Columbia</b>	<b>950</b>	<b>789</b>	<b>899</b>	<b>20.4</b>	<b>5.7</b>	<b>10,375</b>	<b>9,997</b>	<b>3.8</b>
Bankruptcies	351	305	351	15.1	0.0	4,089	4,173	-2.0
Proposals	599	484	548	23.8	9.3	6,286	5,824	7.9
<b>Northwest Territories</b>	<b>6</b>	<b>8</b>	<b>11</b>	<b>-25.0</b>	<b>-45.5</b>	<b>71</b>	<b>94</b>	<b>-24.5</b>
Bankruptcies	2	1	4	100.0	-50.0	36	58	-37.9
Proposals	4	7	7	-42.9	-42.9	35	36	-2.8
<b>Yukon</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>-50.0</b>	<b>-66.7</b>	<b>31</b>	<b>39</b>	<b>-20.5</b>
Bankruptcies	0	1	2	-100.0	-100.0	11	19	-42.1
Proposals	1	1	1	0.0	0.0	20	20	0.0
<b>Nunavut</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0.0</b>	<b>n/a</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	2	2	0	0.0	n/a	7	2	250.0
<b>Canada</b>	<b>12,325</b>	<b>10,621</b>	<b>11,645</b>	<b>16.0</b>	<b>5.8</b>	<b>130,730</b>	<b>125,521</b>	<b>4.1</b>
Bankruptcies	<b>4,926</b>	<b>4,344</b>	<b>5,088</b>	<b>13.4</b>	<b>-3.2</b>	<b>57,434</b>	<b>59,534</b>	<b>-3.5</b>
Proposals	<b>7,399</b>	<b>6,277</b>	<b>6,557</b>	<b>17.9</b>	<b>12.8</b>	<b>73,296</b>	<b>65,987</b>	<b>11.1</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>286</b>	<b>266</b>	<b>259</b>	<b>7.5</b>	<b>10.4</b>	<b>2,873</b>	<b>2,577</b>	<b>11.5</b>
Bankruptcies	115	119	121	-3.4	-5.0	1,381	1,343	2.8
Proposals	171	147	138	16.3	23.9	1,492	1,234	20.9
<b>Prince Edward Island</b>	<b>60</b>	<b>54</b>	<b>81</b>	<b>11.1</b>	<b>-25.9</b>	<b>711</b>	<b>690</b>	<b>3.0</b>
Bankruptcies	30	27	40	11.1	-25.0	406	411	-1.2
Proposals	30	27	41	11.1	-26.8	305	279	9.3
<b>Nova Scotia</b>	<b>530</b>	<b>387</b>	<b>462</b>	<b>37.0</b>	<b>14.7</b>	<b>5,679</b>	<b>5,653</b>	<b>0.5</b>
Bankruptcies	299	214	282	39.7	6.0	3,472	3,704	-6.3
Proposals	231	173	180	33.5	28.3	2,207	1,949	13.2
<b>New Brunswick</b>	<b>408</b>	<b>335</b>	<b>393</b>	<b>21.8</b>	<b>3.8</b>	<b>4,624</b>	<b>4,320</b>	<b>7.0</b>
Bankruptcies	217	151	200	43.7	8.5	2,329	2,356	-1.1
Proposals	191	184	193	3.8	-1.0	2,295	1,964	16.9
<b>Quebec</b>	<b>3,882</b>	<b>3,495</b>	<b>3,814</b>	<b>11.1</b>	<b>1.8</b>	<b>41,590</b>	<b>41,821</b>	<b>-0.6</b>
Bankruptcies	1,700	1,605	1,824	5.9	-6.8	20,762	22,270	-6.8
Proposals	2,182	1,890	1,990	15.4	9.6	20,828	19,551	6.5
<b>Ontario</b>	<b>3,831</b>	<b>3,225</b>	<b>3,572</b>	<b>18.8</b>	<b>7.3</b>	<b>39,755</b>	<b>37,795</b>	<b>5.2</b>
Bankruptcies	1,234	1,026	1,368	20.3	-9.8	14,466	15,023	-3.7
Proposals	2,597	2,199	2,204	18.1	17.8	25,289	22,772	11.1
<b>Manitoba</b>	<b>276</b>	<b>220</b>	<b>214</b>	<b>25.5</b>	<b>29.0</b>	<b>2,961</b>	<b>2,539</b>	<b>16.6</b>
Bankruptcies	121	93	107	30.1	13.1	1,398	1,334	4.8
Proposals	155	127	107	22.0	44.9	1,563	1,205	29.7
<b>Saskatchewan</b>	<b>311</b>	<b>246</b>	<b>304</b>	<b>26.4</b>	<b>2.3</b>	<b>3,464</b>	<b>3,160</b>	<b>9.6</b>
Bankruptcies	111	98	113	13.3	-1.8	1,314	1,336	-1.6
Proposals	200	148	191	35.1	4.7	2,150	1,824	17.9
<b>Alberta</b>	<b>1,430</b>	<b>1,282</b>	<b>1,312</b>	<b>11.5</b>	<b>9.0</b>	<b>15,073</b>	<b>13,347</b>	<b>12.9</b>
Bankruptcies	473	462	429	2.4	10.3	5,114	4,883	4.7
Proposals	957	820	883	16.7	8.4	9,959	8,464	17.7
<b>British Columbia</b>	<b>940</b>	<b>781</b>	<b>890</b>	<b>20.4</b>	<b>5.6</b>	<b>10,269</b>	<b>9,873</b>	<b>4.0</b>
Bankruptcies	343	302	344	13.6	-0.3	4,015	4,078	-1.5
Proposals	597	479	546	24.6	9.3	6,254	5,795	7.9
<b>Northwest Territories</b>	<b>6</b>	<b>8</b>	<b>11</b>	<b>-25.0</b>	<b>-45.5</b>	<b>71</b>	<b>93</b>	<b>-23.7</b>
Bankruptcies	2	1	4	100.0	-50.0	36	57	-36.8
Proposals	4	7	7	-42.9	-42.9	35	36	-2.8
<b>Yukon</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>-50.0</b>	<b>-66.7</b>	<b>31</b>	<b>39</b>	<b>-20.5</b>
Bankruptcies	0	1	2	-100.0	-100.0	11	19	-42.1
Proposals	1	1	1	0.0	0.0	20	20	0.0
<b>Nunavut</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0.0</b>	<b>n/a</b>	<b>7</b>	<b>4</b>	<b>75.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	2	2	0	0.0	n/a	7	2	250.0
<b>Canada</b>	<b>11,963</b>	<b>10,303</b>	<b>11,315</b>	<b>16.1</b>	<b>5.7</b>	<b>127,108</b>	<b>121,911</b>	<b>4.3</b>
Bankruptcies	<b>4,645</b>	<b>4,099</b>	<b>4,834</b>	<b>13.3</b>	<b>-3.9</b>	<b>54,704</b>	<b>56,816</b>	<b>-3.7</b>
Proposals	<b>7,318</b>	<b>6,204</b>	<b>6,481</b>	<b>18.0</b>	<b>12.9</b>	<b>72,404</b>	<b>65,095</b>	<b>11.2</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>-40.0</b>	<b>50.0</b>	<b>30</b>	<b>30</b>	<b>0.0</b>
Bankruptcies	3	5	2	-40.0	50.0	26	23	13.0
Proposals	0	0	0	n/a	n/a	4	7	-42.9
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>3</b>	<b>7</b>	<b>-57.1</b>
Bankruptcies	0	0	0	n/a	n/a	2	5	-60.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
<b>Nova Scotia</b>	<b>3</b>	<b>6</b>	<b>4</b>	<b>-50.0</b>	<b>-25.0</b>	<b>43</b>	<b>56</b>	<b>-23.2</b>
Bankruptcies	3	5	2	-40.0	50.0	32	46	-30.4
Proposals	0	1	2	-100.0	-100.0	11	10	10.0
<b>New Brunswick</b>	<b>6</b>	<b>2</b>	<b>0</b>	<b>200.0</b>	<b>n/a</b>	<b>45</b>	<b>54</b>	<b>-16.7</b>
Bankruptcies	4	1	0	300.0	n/a	36	40	-10.0
Proposals	2	1	0	100.0	n/a	9	14	-35.7
<b>Quebec</b>	<b>212</b>	<b>206</b>	<b>194</b>	<b>2.9</b>	<b>9.3</b>	<b>2,111</b>	<b>2,074</b>	<b>1.8</b>
Bankruptcies	170	165	146	3.0	16.4	1,620	1,588	2.0
Proposals	42	41	48	2.4	-12.5	491	486	1.0
<b>Ontario</b>	<b>96</b>	<b>59</b>	<b>86</b>	<b>62.7</b>	<b>11.6</b>	<b>941</b>	<b>889</b>	<b>5.8</b>
Bankruptcies	73	43	73	69.8	0.0	684	655	4.4
Proposals	23	16	13	43.8	76.9	257	234	9.8
<b>Manitoba</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0.0</b>	<b>27</b>	<b>35</b>	<b>-22.9</b>
Bankruptcies	1	1	1	0.0	0.0	25	29	-13.8
Proposals	0	0	0	n/a	n/a	2	6	-66.7
<b>Saskatchewan</b>	<b>6</b>	<b>8</b>	<b>10</b>	<b>-25.0</b>	<b>-40.0</b>	<b>95</b>	<b>133</b>	<b>-28.6</b>
Bankruptcies	1	5	7	-80.0	-85.7	56	101	-44.6
Proposals	5	3	3	66.7	66.7	39	32	21.9
<b>Alberta</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>8.7</b>	<b>4.2</b>	<b>221</b>	<b>207</b>	<b>6.8</b>
Bankruptcies	18	17	16	5.9	12.5	175	135	29.6
Proposals	7	6	8	16.7	-12.5	46	72	-36.1
<b>British Columbia</b>	<b>10</b>	<b>8</b>	<b>9</b>	<b>25.0</b>	<b>11.1</b>	<b>106</b>	<b>124</b>	<b>-14.5</b>
Bankruptcies	8	3	7	166.7	14.3	74	95	-22.1
Proposals	2	5	2	-60.0	0.0	32	29	10.3
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>362</b>	<b>318</b>	<b>330</b>	<b>13.8</b>	<b>9.7</b>	<b>3,622</b>	<b>3,610</b>	<b>0.3</b>
Bankruptcies	281	245	254	14.7	10.6	2,730	2,718	0.4
Proposals	81	73	76	11.0	6.6	892	892	0.0

**Table 3a: Insolvencies Filed by Corporations**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>-100.0</b>	<b>-100.0</b>	<b>13</b>	<b>16</b>	<b>-18.8</b>
Bankruptcies	0	1	1	-100.0	-100.0	9	10	-10.0
Proposals	0	0	0	n/a	n/a	4	6	-33.3
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>3</b>	<b>-66.7</b>
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
<b>Nova Scotia</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>-66.7</b>	<b>-75.0</b>	<b>22</b>	<b>20</b>	<b>10.0</b>
Bankruptcies	1	2	2	-50.0	-50.0	17	14	21.4
Proposals	0	1	2	-100.0	-100.0	5	6	-16.7
<b>New Brunswick</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>200.0</b>	<b>n/a</b>	<b>22</b>	<b>34</b>	<b>-35.3</b>
Bankruptcies	3	1	0	200.0	n/a	20	24	-16.7
Proposals	0	0	0	n/a	n/a	2	10	-80.0
<b>Quebec</b>	<b>180</b>	<b>183</b>	<b>172</b>	<b>-1.6</b>	<b>4.7</b>	<b>1,834</b>	<b>1,854</b>	<b>-1.1</b>
Bankruptcies	143	153	132	-6.5	8.3	1,428	1,432	-0.3
Proposals	37	30	40	23.3	-7.5	406	422	-3.8
<b>Ontario</b>	<b>55</b>	<b>33</b>	<b>39</b>	<b>66.7</b>	<b>41.0</b>	<b>557</b>	<b>456</b>	<b>22.1</b>
Bankruptcies	43	24	35	79.2	22.9	413	346	19.4
Proposals	12	9	4	33.3	200.0	144	110	30.9
<b>Manitoba</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>4</b>	<b>9</b>	<b>-55.6</b>
Bankruptcies	0	0	0	n/a	n/a	3	7	-57.1
Proposals	0	0	0	n/a	n/a	1	2	-50.0
<b>Saskatchewan</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>n/a</b>	<b>-100.0</b>	<b>6</b>	<b>11</b>	<b>-45.5</b>
Bankruptcies	0	0	1	n/a	-100.0	4	7	-42.9
Proposals	0	0	1	n/a	-100.0	2	4	-50.0
<b>Alberta</b>	<b>11</b>	<b>14</b>	<b>12</b>	<b>-21.4</b>	<b>-8.3</b>	<b>99</b>	<b>127</b>	<b>-22.0</b>
Bankruptcies	7	9	8	-22.2	-12.5	77	75	2.7
Proposals	4	5	4	-20.0	0.0	22	52	-57.7
<b>British Columbia</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>50.0</b>	<b>200.0</b>	<b>45</b>	<b>60</b>	<b>-25.0</b>
Bankruptcies	5	1	0	400.0	n/a	27	39	-30.8
Proposals	1	3	2	-66.7	-50.0	18	21	-14.3
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>1</b>	<b>-100.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	1	-100.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>256</b>	<b>239</b>	<b>232</b>	<b>7.1</b>	<b>10.3</b>	<b>2,603</b>	<b>2,591</b>	<b>0.5</b>
Bankruptcies	<b>202</b>	<b>191</b>	<b>179</b>	<b>5.8</b>	<b>12.8</b>	<b>1,999</b>	<b>1,956</b>	<b>2.2</b>
Proposals	<b>54</b>	<b>48</b>	<b>53</b>	<b>12.5</b>	<b>1.9</b>	<b>604</b>	<b>635</b>	<b>-4.9</b>

**Table 3b: Insolvencies Filed by Individual Businesses**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Newfoundland and Labrador</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>-25.0</b>	<b>200.0</b>	<b>17</b>	<b>14</b>	<b>21.4</b>
Bankruptcies	3	4	1	-25.0	200.0	17	13	30.8
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>4</b>	<b>-50.0</b>
Bankruptcies	0	0	0	n/a	n/a	1	4	-75.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
<b>Nova Scotia</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>-33.3</b>	<b>n/a</b>	<b>21</b>	<b>36</b>	<b>-41.7</b>
Bankruptcies	2	3	0	-33.3	n/a	15	32	-53.1
Proposals	0	0	0	n/a	n/a	6	4	50.0
<b>New Brunswick</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>200.0</b>	<b>n/a</b>	<b>23</b>	<b>20</b>	<b>15.0</b>
Bankruptcies	1	0	0	n/a	n/a	16	16	0.0
Proposals	2	1	0	100.0	n/a	7	4	75.0
<b>Quebec</b>	<b>32</b>	<b>23</b>	<b>22</b>	<b>39.1</b>	<b>45.5</b>	<b>277</b>	<b>220</b>	<b>25.9</b>
Bankruptcies	27	12	14	125.0	92.9	192	156	23.1
Proposals	5	11	8	-54.5	-37.5	85	64	32.8
<b>Ontario</b>	<b>41</b>	<b>26</b>	<b>47</b>	<b>57.7</b>	<b>-12.8</b>	<b>384</b>	<b>433</b>	<b>-11.3</b>
Bankruptcies	30	19	38	57.9	-21.1	271	309	-12.3
Proposals	11	7	9	57.1	22.2	113	124	-8.9
<b>Manitoba</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0.0</b>	<b>0.0</b>	<b>23</b>	<b>26</b>	<b>-11.5</b>
Bankruptcies	1	1	1	0.0	0.0	22	22	0.0
Proposals	0	0	0	n/a	n/a	1	4	-75.0
<b>Saskatchewan</b>	<b>6</b>	<b>8</b>	<b>8</b>	<b>-25.0</b>	<b>-25.0</b>	<b>89</b>	<b>122</b>	<b>-27.0</b>
Bankruptcies	1	5	6	-80.0	-83.3	52	94	-44.7
Proposals	5	3	2	66.7	150.0	37	28	32.1
<b>Alberta</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>55.6</b>	<b>16.7</b>	<b>122</b>	<b>80</b>	<b>52.5</b>
Bankruptcies	11	8	8	37.5	37.5	98	60	63.3
Proposals	3	1	4	200.0	-25.0	24	20	20.0
<b>British Columbia</b>	<b>4</b>	<b>4</b>	<b>7</b>	<b>0.0</b>	<b>-42.9</b>	<b>61</b>	<b>64</b>	<b>-4.7</b>
Bankruptcies	3	2	7	50.0	-57.1	47	56	-16.1
Proposals	1	2	0	-50.0	n/a	14	8	75.0
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Yukon</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Nunavut</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>106</b>	<b>79</b>	<b>98</b>	<b>34.2</b>	<b>8.2</b>	<b>1,019</b>	<b>1,019</b>	<b>0.0</b>
Bankruptcies	<b>79</b>	<b>54</b>	<b>75</b>	<b>46.3</b>	<b>5.3</b>	<b>731</b>	<b>762</b>	<b>-4.1</b>
Proposals	<b>27</b>	<b>25</b>	<b>23</b>	<b>8.0</b>	<b>17.4</b>	<b>288</b>	<b>257</b>	<b>12.1</b>

**Table 4: Insolvencies by NAICS Economic Sectors, Canada**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>133.3</b>	<b>75.0</b>	<b>71</b>	<b>66</b>	<b>7.6</b>
Bankruptcies	5	3	4	66.7	25.0	52	49	6.1
Proposals	2	0	0	n/a	n/a	19	17	11.8
<b>Mining and Oil and Gas Extraction</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>250.0</b>	<b>250.0</b>	<b>34</b>	<b>44</b>	<b>-22.7</b>
Bankruptcies	7	1	1	600.0	600.0	23	28	-17.9
Proposals	0	1	1	-100.0	-100.0	11	16	-31.3
<b>Utilities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>4</b>	<b>8</b>	<b>-50.0</b>
Bankruptcies	0	0	0	n/a	n/a	2	7	-71.4
Proposals	0	0	0	n/a	n/a	2	1	100.0
<b>Construction</b>	<b>73</b>	<b>59</b>	<b>65</b>	<b>23.7</b>	<b>12.3</b>	<b>705</b>	<b>690</b>	<b>2.2</b>
Bankruptcies	61	48	49	27.1	24.5	531	501	6.0
Proposals	12	11	16	9.1	-25.0	174	189	-7.9
<b>Manufacturing</b>	<b>31</b>	<b>24</b>	<b>25</b>	<b>29.2</b>	<b>24.0</b>	<b>309</b>	<b>321</b>	<b>-3.7</b>
Bankruptcies	21	17	22	23.5	-4.5	223	222	0.5
Proposals	10	7	3	42.9	233.3	86	99	-13.1
<b>Wholesale Trade</b>	<b>24</b>	<b>22</b>	<b>13</b>	<b>9.1</b>	<b>84.6</b>	<b>175</b>	<b>167</b>	<b>4.8</b>
Bankruptcies	16	16	8	0.0	100.0	131	124	5.6
Proposals	8	6	5	33.3	60.0	44	43	2.3
<b>Retail Trade</b>	<b>29</b>	<b>36</b>	<b>43</b>	<b>-19.4</b>	<b>-32.6</b>	<b>393</b>	<b>398</b>	<b>-1.3</b>
Bankruptcies	22	31	35	-29.0	-37.1	311	319	-2.5
Proposals	7	5	8	40.0	-12.5	82	79	3.8
<b>Transportation and Warehousing</b>	<b>24</b>	<b>27</b>	<b>20</b>	<b>-11.1</b>	<b>20.0</b>	<b>244</b>	<b>219</b>	<b>11.4</b>
Bankruptcies	16	19	15	-15.8	6.7	184	177	4.0
Proposals	8	8	5	0.0	60.0	60	42	42.9
<b>Information and Cultural Industries</b>	<b>8</b>	<b>10</b>	<b>5</b>	<b>-20.0</b>	<b>60.0</b>	<b>68</b>	<b>59</b>	<b>15.3</b>
Bankruptcies	8	7	5	14.3	60.0	50	50	0.0
Proposals	0	3	0	-100.0	n/a	18	9	100.0
<b>Finance and Insurance</b>	<b>8</b>	<b>7</b>	<b>5</b>	<b>14.3</b>	<b>60.0</b>	<b>67</b>	<b>66</b>	<b>1.5</b>
Bankruptcies	6	5	5	20.0	20.0	50	51	-2.0
Proposals	2	2	0	0.0	n/a	17	15	13.3
<b>Real Estate and Rental and Leasing</b>	<b>13</b>	<b>6</b>	<b>12</b>	<b>116.7</b>	<b>8.3</b>	<b>150</b>	<b>144</b>	<b>4.2</b>
Bankruptcies	10	4	7	150.0	42.9	107	110	-2.7
Proposals	3	2	5	50.0	-40.0	43	34	26.5
<b>Professional, Scientific and Technical Services</b>	<b>23</b>	<b>28</b>	<b>19</b>	<b>-17.9</b>	<b>21.1</b>	<b>260</b>	<b>259</b>	<b>0.4</b>
Bankruptcies	19	21	14	-9.5	35.7	196	197	-0.5
Proposals	4	7	5	-42.9	-20.0	64	62	3.2



**Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)**

	Volume			% Change		12-Month Period Ending		
	March 2019	February 2019	March 2018	Feb. 2019 to Mar. 2019	Mar. 2018 to Mar. 2019	03-31-2019	03-31-2018	% Change
<b>Management of Companies and Enterprises</b>	<b>10</b>	<b>5</b>	<b>7</b>	<b>100.0</b>	<b>42.9</b>	<b>82</b>	<b>86</b>	<b>-4.7</b>
Bankruptcies	7	4	5	75.0	40.0	67	65	3.1
Proposals	3	1	2	200.0	50.0	15	21	-28.6
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>13</b>	<b>16</b>	<b>15</b>	<b>-18.8</b>	<b>-13.3</b>	<b>158</b>	<b>146</b>	<b>8.2</b>
Bankruptcies	9	11	13	-18.2	-30.8	103	110	-6.4
Proposals	4	5	2	-20.0	100.0	55	36	52.8
<b>Educational Services</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>0.0</b>	<b>300.0</b>	<b>31</b>	<b>22</b>	<b>40.9</b>
Bankruptcies	3	3	1	0.0	200.0	23	16	43.8
Proposals	1	1	0	0.0	n/a	8	6	33.3
<b>Health Care and Social Assistance</b>	<b>12</b>	<b>1</b>	<b>8</b>	<b>1100.0</b>	<b>50.0</b>	<b>81</b>	<b>81</b>	<b>0.0</b>
Bankruptcies	11	1	5	1000.0	120.0	54	58	-6.9
Proposals	1	0	3	n/a	-66.7	27	23	17.4
<b>Arts, Entertainment and Recreation</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>16.7</b>	<b>16.7</b>	<b>64</b>	<b>86</b>	<b>-25.6</b>
Bankruptcies	4	5	4	-20.0	0.0	50	65	-23.1
Proposals	3	1	2	200.0	50.0	14	21	-33.3
<b>Accommodation and Food Services</b>	<b>53</b>	<b>47</b>	<b>64</b>	<b>12.8</b>	<b>-17.2</b>	<b>530</b>	<b>557</b>	<b>-4.8</b>
Bankruptcies	44	38	47	15.8	-6.4	424	407	4.2
Proposals	9	9	17	0.0	-47.1	106	150	-29.3
<b>Other Services (except Public Administration)</b>	<b>16</b>	<b>15</b>	<b>16</b>	<b>6.7</b>	<b>0.0</b>	<b>193</b>	<b>186</b>	<b>3.8</b>
Bankruptcies	12	11	14	9.1	-14.3	147	158	-7.0
Proposals	4	4	2	0.0	100.0	46	28	64.3
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>3</b>	<b>5</b>	<b>-40.0</b>
Bankruptcies	0	0	0	n/a	n/a	2	4	-50.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
<b>Total</b>	<b>362</b>	<b>318</b>	<b>330</b>	<b>13.8</b>	<b>9.7</b>	<b>3,622</b>	<b>3,610</b>	<b>0.3</b>
<b>Bankruptcies</b>	<b>281</b>	<b>245</b>	<b>254</b>	<b>14.7</b>	<b>10.6</b>	<b>2,730</b>	<b>2,718</b>	<b>0.4</b>
<b>Proposals</b>	<b>81</b>	<b>73</b>	<b>76</b>	<b>11.0</b>	<b>6.6</b>	<b>892</b>	<b>892</b>	<b>0.0</b>