2016
Insolvency Statistics in Canada
April 2016
List of Tables

Table 1: Total Insolvencies ................................................................. 1
Table 2: Insolvencies Filed by Consumers ........................................... 2
Table 3: Insolvencies Filed by Businesses ............................................ 3
Table 4: Insolvencies by NAICS Economic Sectors, Canada ................... 4

Definitions

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

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

**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.

**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*.

**NAICS**: North American Industry Classification System.

Note: Monthly statistics for insolvency volumes tend to vary widely. Quarterly and annual statistics can be more indicative of the evolution of insolvency volumes.
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## Table 4: Insolvencies by NAICS Economic Sectors, Canada

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

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