2018

Insolvency Statistics in Canada

February 2018
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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.

**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

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#### 12-Month Period Ending

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### Table 3: 12-Month Period Ending

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