



# 2020

## Insolvency Statistics in Canada

First Quarter of 2020

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## Glossary

**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.

**Census Metropolitan Area (CMA):** Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm>.

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

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

**Economic Region (ER):** Standard geographical units created for analysis of regional economic activity. For more information, go to:  
<http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm>.

**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*.

**Table 1: Total Insolvencies**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>624</b>	<b>768</b>	<b>772</b>	<b>-18.8</b>	<b>-19.2</b>	<b>3,114</b>	<b>2,903</b>	<b>7.3</b>
Bankruptcies	270	360	326	-25.0	-17.2	1,445	1,407	2.7
Proposals	354	408	446	-13.2	-20.6	1,669	1,496	11.6
<b>Prince Edward Island</b>	<b>139</b>	<b>207</b>	<b>171</b>	<b>-32.9</b>	<b>-18.7</b>	<b>727</b>	<b>714</b>	<b>1.8</b>
Bankruptcies	81	106	92	-23.6	-12.0	384	408	-5.9
Proposals	58	101	79	-42.6	-26.6	343	306	12.1
<b>Nova Scotia</b>	<b>1,277</b>	<b>1,564</b>	<b>1,395</b>	<b>-18.4</b>	<b>-8.5</b>	<b>5,981</b>	<b>5,722</b>	<b>4.5</b>
Bankruptcies	593	760	787	-22.0	-24.7	3,050	3,504	-13.0
Proposals	684	804	608	-14.9	12.5	2,931	2,218	32.1
<b>New Brunswick</b>	<b>1,150</b>	<b>1,207</b>	<b>1,099</b>	<b>-4.7</b>	<b>4.6</b>	<b>4,947</b>	<b>4,669</b>	<b>6.0</b>
Bankruptcies	456	573	529	-20.4	-13.8	2,304	2,365	-2.6
Proposals	694	634	570	9.5	21.8	2,643	2,304	14.7
<b>Quebec</b>	<b>10,861</b>	<b>11,384</b>	<b>11,171</b>	<b>-4.6</b>	<b>-2.8</b>	<b>44,681</b>	<b>43,701</b>	<b>2.2</b>
Bankruptcies	4,627	5,423	5,279	-14.7	-12.4	21,006	22,382	-6.1
Proposals	6,234	5,961	5,892	4.6	5.8	23,675	21,319	11.1
<b>Ontario</b>	<b>11,396</b>	<b>11,793</b>	<b>10,410</b>	<b>-3.4</b>	<b>9.5</b>	<b>46,740</b>	<b>40,696</b>	<b>14.9</b>
Bankruptcies	3,280	3,750	3,440	-12.5	-4.7	15,069	15,150	-0.5
Proposals	8,116	8,043	6,970	0.9	16.4	31,671	25,546	24.0
<b>Manitoba</b>	<b>803</b>	<b>846</b>	<b>716</b>	<b>-5.1</b>	<b>12.2</b>	<b>3,272</b>	<b>2,988</b>	<b>9.5</b>
Bankruptcies	234	310	302	-24.5	-22.5	1,309	1,423	-8.0
Proposals	569	536	414	6.2	37.4	1,963	1,565	25.4
<b>Saskatchewan</b>	<b>861</b>	<b>1,008</b>	<b>860</b>	<b>-14.6</b>	<b>0.1</b>	<b>3,558</b>	<b>3,559</b>	<b>0.0</b>
Bankruptcies	321	425	334	-24.5	-3.9	1,368	1,370	-0.1
Proposals	540	583	526	-7.4	2.7	2,190	2,189	0.0
<b>Alberta</b>	<b>4,345</b>	<b>4,343</b>	<b>3,996</b>	<b>0.0</b>	<b>8.7</b>	<b>17,247</b>	<b>15,294</b>	<b>12.8</b>
Bankruptcies	1,248	1,407	1,429	-11.3	-12.7	5,563	5,289	5.2
Proposals	3,097	2,936	2,567	5.5	20.6	11,684	10,005	16.8
<b>British Columbia</b>	<b>2,635</b>	<b>2,911</b>	<b>2,594</b>	<b>-9.5</b>	<b>1.6</b>	<b>11,389</b>	<b>10,375</b>	<b>9.8</b>
Bankruptcies	961	1,055	1,006	-8.9	-4.5	4,179	4,089	2.2
Proposals	1,674	1,856	1,588	-9.8	5.4	7,210	6,286	14.7
<b>Northwest Territories</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>-6.3</b>	<b>-11.8</b>	<b>66</b>	<b>71</b>	<b>-7.0</b>
Bankruptcies	5	2	3	150.0	66.7	12	36	-66.7
Proposals	10	14	14	-28.6	-28.6	54	35	54.3
<b>Yukon</b>	<b>4</b>	<b>11</b>	<b>6</b>	<b>-63.6</b>	<b>-33.3</b>	<b>31</b>	<b>31</b>	<b>0.0</b>
Bankruptcies	2	5	2	-60.0	0.0	13	11	18.2
Proposals	2	6	4	-66.7	-50.0	18	20	-10.0
<b>Nunavut</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>-100.0</b>	<b>-100.0</b>	<b>4</b>	<b>7</b>	<b>-42.9</b>
Bankruptcies	0	2	0	-100.0	n/a	2	0	n/a
Proposals	0	2	4	-100.0	-100.0	2	7	-71.4
<b>Canada</b>	<b>34,110</b>	<b>36,062</b>	<b>33,211</b>	<b>-5.4</b>	<b>2.7</b>	<b>141,757</b>	<b>130,730</b>	<b>8.4</b>
Bankruptcies	<b>12,078</b>	<b>14,178</b>	<b>13,529</b>	<b>-14.8</b>	<b>-10.7</b>	<b>55,704</b>	<b>57,434</b>	<b>-3.0</b>
Proposals	<b>22,032</b>	<b>21,884</b>	<b>19,682</b>	<b>0.7</b>	<b>11.9</b>	<b>86,053</b>	<b>73,296</b>	<b>17.4</b>

**Table 2: Insolvencies Filed by Consumers**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>622</b>	<b>758</b>	<b>762</b>	<b>-17.9</b>	<b>-18.4</b>	<b>3,081</b>	<b>2,873</b>	<b>7.2</b>
Bankruptcies	268	355	316	-24.5	-15.2	1,418	1,381	2.7
Proposals	354	403	446	-12.2	-20.6	1,663	1,492	11.5
<b>Prince Edward Island</b>	<b>138</b>	<b>204</b>	<b>171</b>	<b>-32.4</b>	<b>-19.3</b>	<b>716</b>	<b>711</b>	<b>0.7</b>
Bankruptcies	80	103	92	-22.3	-13.0	374	406	-7.9
Proposals	58	101	79	-42.6	-26.6	342	305	12.1
<b>Nova Scotia</b>	<b>1,265</b>	<b>1,550</b>	<b>1,383</b>	<b>-18.4</b>	<b>-8.5</b>	<b>5,922</b>	<b>5,679</b>	<b>4.3</b>
Bankruptcies	583	746	776	-21.8	-24.9	3,000	3,472	-13.6
Proposals	682	804	607	-15.2	12.4	2,922	2,207	32.4
<b>New Brunswick</b>	<b>1,147</b>	<b>1,202</b>	<b>1,086</b>	<b>-4.6</b>	<b>5.6</b>	<b>4,912</b>	<b>4,624</b>	<b>6.2</b>
Bankruptcies	453	569	520	-20.4	-12.9	2,276	2,329	-2.3
Proposals	694	633	566	9.6	22.6	2,636	2,295	14.9
<b>Quebec</b>	<b>10,335</b>	<b>10,840</b>	<b>10,597</b>	<b>-4.7</b>	<b>-2.5</b>	<b>42,603</b>	<b>41,590</b>	<b>2.4</b>
Bankruptcies	4,242	5,026	4,816	-15.6	-11.9	19,464	20,762	-6.3
Proposals	6,093	5,814	5,781	4.8	5.4	23,139	20,828	11.1
<b>Ontario</b>	<b>11,174</b>	<b>11,588</b>	<b>10,171</b>	<b>-3.6</b>	<b>9.9</b>	<b>45,855</b>	<b>39,755</b>	<b>15.3</b>
Bankruptcies	3,135	3,612	3,264	-13.2	-4.0	14,448	14,466	-0.1
Proposals	8,039	7,976	6,907	0.8	16.4	31,407	25,289	24.2
<b>Manitoba</b>	<b>794</b>	<b>837</b>	<b>709</b>	<b>-5.1</b>	<b>12.0</b>	<b>3,231</b>	<b>2,961</b>	<b>9.1</b>
Bankruptcies	230	303	295	-24.1	-22.0	1,279	1,398	-8.5
Proposals	564	534	414	5.6	36.2	1,952	1,563	24.9
<b>Saskatchewan</b>	<b>835</b>	<b>973</b>	<b>837</b>	<b>-14.2</b>	<b>-0.2</b>	<b>3,451</b>	<b>3,464</b>	<b>-0.4</b>
Bankruptcies	298	399	322	-25.3	-7.5	1,293	1,314	-1.6
Proposals	537	574	515	-6.4	4.3	2,158	2,150	0.4
<b>Alberta</b>	<b>4,296</b>	<b>4,286</b>	<b>3,934</b>	<b>0.2</b>	<b>9.2</b>	<b>17,037</b>	<b>15,073</b>	<b>13.0</b>
Bankruptcies	1,206	1,369	1,385	-11.9	-12.9	5,410	5,114	5.8
Proposals	3,090	2,917	2,549	5.9	21.2	11,627	9,959	16.7
<b>British Columbia</b>	<b>2,602</b>	<b>2,888</b>	<b>2,562</b>	<b>-9.9</b>	<b>1.6</b>	<b>11,261</b>	<b>10,269</b>	<b>9.7</b>
Bankruptcies	946	1,039	985	-9.0	-4.0	4,095	4,015	2.0
Proposals	1,656	1,849	1,577	-10.4	5.0	7,166	6,254	14.6
<b>Northwest Territories</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>-6.3</b>	<b>-11.8</b>	<b>64</b>	<b>71</b>	<b>-9.9</b>
Bankruptcies	5	2	3	150.0	66.7	11	36	-69.4
Proposals	10	14	14	-28.6	-28.6	53	35	51.4
<b>Yukon</b>	<b>4</b>	<b>11</b>	<b>6</b>	<b>-63.6</b>	<b>-33.3</b>	<b>31</b>	<b>31</b>	<b>0.0</b>
Bankruptcies	2	5	2	-60.0	0.0	13	11	18.2
Proposals	2	6	4	-66.7	-50.0	18	20	-10.0
<b>Nunavut</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>-100.0</b>	<b>-100.0</b>	<b>2</b>	<b>7</b>	<b>-71.4</b>
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	2	4	-100.0	-100.0	2	7	-71.4
<b>Canada</b>	<b>33,227</b>	<b>35,155</b>	<b>32,239</b>	<b>-5.5</b>	<b>3.1</b>	<b>138,166</b>	<b>127,108</b>	<b>8.7</b>
Bankruptcies	<b>11,448</b>	<b>13,528</b>	<b>12,776</b>	<b>-15.4</b>	<b>-10.4</b>	<b>53,081</b>	<b>54,704</b>	<b>-3.0</b>
Proposals	<b>21,779</b>	<b>21,627</b>	<b>19,463</b>	<b>0.7</b>	<b>11.9</b>	<b>85,085</b>	<b>72,404</b>	<b>17.5</b>

**Table 3: Insolvencies Filed by Businesses**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>2</b>	<b>10</b>	<b>10</b>	<b>-80.0</b>	<b>-80.0</b>	<b>33</b>	<b>30</b>	<b>10.0</b>
Bankruptcies	2	5	10	-60.0	-80.0	27	26	3.8
Proposals	0	5	0	-100.0	n/a	6	4	50.0
<b>Prince Edward Island</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>-66.7</b>	<b>n/a</b>	<b>11</b>	<b>3</b>	<b>266.7</b>
Bankruptcies	1	3	0	-66.7	n/a	10	2	400.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
<b>Nova Scotia</b>	<b>12</b>	<b>14</b>	<b>12</b>	<b>-14.3</b>	<b>0.0</b>	<b>59</b>	<b>43</b>	<b>37.2</b>
Bankruptcies	10	14	11	-28.6	-9.1	50	32	56.3
Proposals	2	0	1	n/a	100.0	9	11	-18.2
<b>New Brunswick</b>	<b>3</b>	<b>5</b>	<b>13</b>	<b>-40.0</b>	<b>-76.9</b>	<b>35</b>	<b>45</b>	<b>-22.2</b>
Bankruptcies	3	4	9	-25.0	-66.7	28	36	-22.2
Proposals	0	1	4	-100.0	-100.0	7	9	-22.2
<b>Quebec</b>	<b>526</b>	<b>544</b>	<b>574</b>	<b>-3.3</b>	<b>-8.4</b>	<b>2,078</b>	<b>2,111</b>	<b>-1.6</b>
Bankruptcies	385	397	463	-3.0	-16.8	1,542	1,620	-4.8
Proposals	141	147	111	-4.1	27.0	536	491	9.2
<b>Ontario</b>	<b>222</b>	<b>205</b>	<b>239</b>	<b>8.3</b>	<b>-7.1</b>	<b>885</b>	<b>941</b>	<b>-6.0</b>
Bankruptcies	145	138	176	5.1	-17.6	621	684	-9.2
Proposals	77	67	63	14.9	22.2	264	257	2.7
<b>Manitoba</b>	<b>9</b>	<b>9</b>	<b>7</b>	<b>0.0</b>	<b>28.6</b>	<b>41</b>	<b>27</b>	<b>51.9</b>
Bankruptcies	4	7	7	-42.9	-42.9	30	25	20.0
Proposals	5	2	0	150.0	n/a	11	2	450.0
<b>Saskatchewan</b>	<b>26</b>	<b>35</b>	<b>23</b>	<b>-25.7</b>	<b>13.0</b>	<b>107</b>	<b>95</b>	<b>12.6</b>
Bankruptcies	23	26	12	-11.5	91.7	75	56	33.9
Proposals	3	9	11	-66.7	-72.7	32	39	-17.9
<b>Alberta</b>	<b>49</b>	<b>57</b>	<b>62</b>	<b>-14.0</b>	<b>-21.0</b>	<b>210</b>	<b>221</b>	<b>-5.0</b>
Bankruptcies	42	38	44	10.5	-4.5	153	175	-12.6
Proposals	7	19	18	-63.2	-61.1	57	46	23.9
<b>British Columbia</b>	<b>33</b>	<b>23</b>	<b>32</b>	<b>43.5</b>	<b>3.1</b>	<b>128</b>	<b>106</b>	<b>20.8</b>
Bankruptcies	15	16	21	-6.3	-28.6	84	74	13.5
Proposals	18	7	11	157.1	63.6	44	32	37.5
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	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>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	2	0	-100.0	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>883</b>	<b>907</b>	<b>972</b>	<b>-2.6</b>	<b>-9.2</b>	<b>3,591</b>	<b>3,622</b>	<b>-0.9</b>
Bankruptcies	<b>630</b>	<b>650</b>	<b>753</b>	<b>-3.1</b>	<b>-16.3</b>	<b>2,623</b>	<b>2,730</b>	<b>-3.9</b>
Proposals	<b>253</b>	<b>257</b>	<b>219</b>	<b>-1.6</b>	<b>15.5</b>	<b>968</b>	<b>892</b>	<b>8.5</b>

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

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>-100.0</b>	<b>33.3</b>	<b>10</b>	<b>13</b>	<b>-23.1</b>
Bankruptcies	0	2	3	-100.0	-33.3	7	9	-22.2
Proposals	0	2	0	-100.0	n/a	3	4	-25.0
<b>Prince Edward Island</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>4</b>	<b>1</b>	<b>300.0</b>
Bankruptcies	0	0	0	n/a	n/a	3	1	200.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
<b>Nova Scotia</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>0.0</b>	<b>33.3</b>	<b>33</b>	<b>22</b>	<b>50.0</b>
Bankruptcies	6	8	5	-25.0	60.0	25	17	47.1
Proposals	2	0	1	n/a	-100.0	8	5	60.0
<b>New Brunswick</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>0.0</b>	<b>-50.0</b>	<b>26</b>	<b>22</b>	<b>18.2</b>
Bankruptcies	3	2	6	50.0	-66.7	20	20	0.0
Proposals	0	1	0	-100.0	n/a	6	2	200.0
<b>Quebec</b>	<b>462</b>	<b>464</b>	<b>502</b>	<b>-0.4</b>	<b>-7.6</b>	<b>1,822</b>	<b>1,834</b>	<b>-0.7</b>
Bankruptcies	349	351	413	-0.6	-15.0	1,389	1,428	-2.7
Proposals	113	113	89	0.0	27.0	433	406	6.7
<b>Ontario</b>	<b>115</b>	<b>108</b>	<b>140</b>	<b>6.5</b>	<b>-22.9</b>	<b>463</b>	<b>557</b>	<b>-16.9</b>
Bankruptcies	85	74	104	14.9	-28.8	343	413	-16.9
Proposals	30	34	36	-11.8	-5.6	120	144	-16.7
<b>Manitoba</b>	<b>6</b>	<b>3</b>	<b>0</b>	<b>100.0</b>	<b>n/a</b>	<b>19</b>	<b>4</b>	<b>375.0</b>
Bankruptcies	1	2	0	-50.0	n/a	12	3	300.0
Proposals	5	1	0	400.0	n/a	7	1	600.0
<b>Saskatchewan</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>11</b>	<b>6</b>	<b>83.3</b>
Bankruptcies	4	2	1	100.0	100.0	8	4	100.0
Proposals	0	0	0	n/a	n/a	3	2	50.0
<b>Alberta</b>	<b>32</b>	<b>35</b>	<b>27</b>	<b>-8.6</b>	<b>29.6</b>	<b>122</b>	<b>99</b>	<b>23.2</b>
Bankruptcies	27	23	17	17.4	35.3	93	77	20.8
Proposals	5	12	10	-58.3	20.0	29	22	31.8
<b>British Columbia</b>	<b>15</b>	<b>7</b>	<b>17</b>	<b>114.3</b>	<b>-58.8</b>	<b>52</b>	<b>45</b>	<b>15.6</b>
Bankruptcies	8	6	9	33.3	-33.3	35	27	29.6
Proposals	7	1	8	600.0	-87.5	17	18	-5.6
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</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	1	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>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	2	0	-100.0	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Canada</b>	<b>645</b>	<b>636</b>	<b>702</b>	<b>1.4</b>	<b>-9.4</b>	<b>2,565</b>	<b>2,603</b>	<b>-1.5</b>
Bankruptcies	483	472	558	2.3	-15.4	1,937	1,999	-3.1
Proposals	162	164	144	-1.2	13.9	628	604	4.0

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

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>-66.7</b>	<b>-14.3</b>	<b>23</b>	<b>17</b>	<b>35.3</b>
Bankruptcies	2	3	7	-33.3	-57.1	20	17	17.6
Proposals	0	3	0	-100.0	n/a	3	0	n/a
<b>Prince Edward Island</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>-66.7</b>	<b>n/a</b>	<b>7</b>	<b>2</b>	<b>250.0</b>
Bankruptcies	1	3	0	-66.7	n/a	7	1	600.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Nova Scotia</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>-33.3</b>	<b>0.0</b>	<b>26</b>	<b>21</b>	<b>23.8</b>
Bankruptcies	4	6	6	-33.3	0.0	25	15	66.7
Proposals	0	0	0	n/a	n/a	1	6	-83.3
<b>New Brunswick</b>	<b>0</b>	<b>2</b>	<b>7</b>	<b>-100.0</b>	<b>-71.4</b>	<b>9</b>	<b>23</b>	<b>-60.9</b>
Bankruptcies	0	2	3	-100.0	-33.3	8	16	-50.0
Proposals	0	0	4	n/a	-100.0	1	7	-85.7
<b>Quebec</b>	<b>64</b>	<b>80</b>	<b>72</b>	<b>-20.0</b>	<b>11.1</b>	<b>256</b>	<b>277</b>	<b>-7.6</b>
Bankruptcies	36	46	50	-21.7	-8.0	153	192	-20.3
Proposals	28	34	22	-17.6	54.5	103	85	21.2
<b>Ontario</b>	<b>107</b>	<b>97</b>	<b>99</b>	<b>10.3</b>	<b>-2.0</b>	<b>422</b>	<b>384</b>	<b>9.9</b>
Bankruptcies	60	64	72	-6.3	-11.1	278	271	2.6
Proposals	47	33	27	42.4	22.2	144	113	27.4
<b>Manitoba</b>	<b>3</b>	<b>6</b>	<b>7</b>	<b>-50.0</b>	<b>-14.3</b>	<b>22</b>	<b>23</b>	<b>-4.3</b>
Bankruptcies	3	5	7	-40.0	-28.6	18	22	-18.2
Proposals	0	1	0	-100.0	n/a	4	1	300.0
<b>Saskatchewan</b>	<b>22</b>	<b>33</b>	<b>22</b>	<b>-33.3</b>	<b>50.0</b>	<b>96</b>	<b>89</b>	<b>7.9</b>
Bankruptcies	19	24	11	-20.8	118.2	67	52	28.8
Proposals	3	9	11	-66.7	-18.2	29	37	-21.6
<b>Alberta</b>	<b>17</b>	<b>22</b>	<b>35</b>	<b>-22.7</b>	<b>-37.1</b>	<b>88</b>	<b>122</b>	<b>-27.9</b>
Bankruptcies	15	15	27	0.0	-44.4	60	98	-38.8
Proposals	2	7	8	-71.4	-12.5	28	24	16.7
<b>British Columbia</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>12.5</b>	<b>6.7</b>	<b>76</b>	<b>61</b>	<b>24.6</b>
Bankruptcies	7	10	12	-30.0	-16.7	49	47	4.3
Proposals	11	6	3	83.3	100.0	27	14	92.9
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	1	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>238</b>	<b>271</b>	<b>270</b>	<b>-12.2</b>	<b>0.4</b>	<b>1,026</b>	<b>1,019</b>	<b>0.7</b>
Bankruptcies	147	178	195	-17.4	-8.7	686	731	-6.2
Proposals	91	93	75	-2.2	24.0	340	288	18.1



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

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Agriculture, Forestry, Fishing and Hunting</b>	<b>18</b>	<b>18</b>	<b>21</b>	<b>0.0</b>	<b>-14.3</b>	<b>61</b>	<b>71</b>	<b>-14.1</b>
Bankruptcies	11	13	18	-15.4	-38.9	39	52	-25.0
Proposals	7	5	3	40.0	133.3	22	19	15.8
<b>Mining and Oil and Gas Extraction</b>	<b>5</b>	<b>8</b>	<b>14</b>	<b>-37.5</b>	<b>-64.3</b>	<b>33</b>	<b>34</b>	<b>-2.9</b>
Bankruptcies	5	4	9	25.0	-44.4	21	23	-8.7
Proposals	0	4	5	-100.0	-100.0	12	11	9.1
<b>Utilities</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>100.0</b>	<b>n/a</b>	<b>9</b>	<b>4</b>	<b>125.0</b>
Bankruptcies	2	0	0	n/a	n/a	6	2	200.0
Proposals	0	1	0	-100.0	n/a	3	2	50.0
<b>Construction</b>	<b>137</b>	<b>153</b>	<b>181</b>	<b>-10.5</b>	<b>-24.3</b>	<b>640</b>	<b>705</b>	<b>-9.2</b>
Bankruptcies	98	105	143	-6.7	-31.5	454	531	-14.5
Proposals	39	48	38	-18.8	2.6	186	174	6.9
<b>Manufacturing</b>	<b>79</b>	<b>98</b>	<b>77</b>	<b>-19.4</b>	<b>2.6</b>	<b>340</b>	<b>309</b>	<b>10.0</b>
Bankruptcies	49	64	54	-23.4	-9.3	238	223	6.7
Proposals	30	34	23	-11.8	30.4	102	86	18.6
<b>Wholesale Trade</b>	<b>40</b>	<b>49</b>	<b>54</b>	<b>-18.4</b>	<b>-25.9</b>	<b>177</b>	<b>175</b>	<b>1.1</b>
Bankruptcies	32	32	38	0.0	-15.8	126	131	-3.8
Proposals	8	17	16	-52.9	-50.0	51	44	15.9
<b>Retail Trade</b>	<b>120</b>	<b>119</b>	<b>96</b>	<b>0.8</b>	<b>25.0</b>	<b>408</b>	<b>393</b>	<b>3.8</b>
Bankruptcies	84	85	77	-1.2	9.1	300	311	-3.5
Proposals	36	34	19	5.9	89.5	108	82	31.7
<b>Transportation and Warehousing</b>	<b>65</b>	<b>58</b>	<b>72</b>	<b>12.1</b>	<b>-9.7</b>	<b>212</b>	<b>244</b>	<b>-13.1</b>
Bankruptcies	47	47	53	0.0	-11.3	158	184	-14.1
Proposals	18	11	19	63.6	-5.3	54	60	-10.0
<b>Information and Cultural Industries</b>	<b>21</b>	<b>18</b>	<b>24</b>	<b>16.7</b>	<b>-12.5</b>	<b>77</b>	<b>68</b>	<b>13.2</b>
Bankruptcies	18	15	20	20.0	-10.0	58	50	16.0
Proposals	3	3	4	0.0	-25.0	19	18	5.6
<b>Finance and Insurance</b>	<b>10</b>	<b>12</b>	<b>20</b>	<b>-16.7</b>	<b>-50.0</b>	<b>53</b>	<b>67</b>	<b>-20.9</b>
Bankruptcies	9	11	16	-18.2	-43.8	45	50	-10.0
Proposals	1	1	4	0.0	-75.0	8	17	-52.9
<b>Real Estate and Rental and Leasing</b>	<b>29</b>	<b>46</b>	<b>39</b>	<b>-37.0</b>	<b>-25.6</b>	<b>149</b>	<b>150</b>	<b>-0.7</b>
Bankruptcies	19	29	33	-34.5	-42.4	105	107	-1.9
Proposals	10	17	6	-41.2	66.7	44	43	2.3
<b>Professional, Scientific and Technical Services</b>	<b>65</b>	<b>52</b>	<b>74</b>	<b>25.0</b>	<b>-12.2</b>	<b>276</b>	<b>260</b>	<b>6.2</b>
Bankruptcies	40	42	54	-4.8	-25.9	210	196	7.1
Proposals	25	10	20	150.0	25.0	66	64	3.1

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

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Management of Companies and Enterprises</b>	<b>28</b>	<b>16</b>	<b>22</b>	<b>75.0</b>	<b>27.3</b>	<b>90</b>	<b>82</b>	<b>9.8</b>
Bankruptcies	17	16	17	6.3	0.0	68	67	1.5
Proposals	11	0	5	n/a	120.0	22	15	46.7
<b>Administrative and Support, Waste Management and Remediation Services</b>	<b>33</b>	<b>42</b>	<b>42</b>	<b>-21.4</b>	<b>-21.4</b>	<b>166</b>	<b>158</b>	<b>5.1</b>
Bankruptcies	18	30	28	-40.0	-35.7	114	103	10.7
Proposals	15	12	14	25.0	7.1	52	55	-5.5
<b>Educational Services</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>0.0</b>	<b>-11.1</b>	<b>32</b>	<b>31</b>	<b>3.2</b>
Bankruptcies	7	5	6	40.0	16.7	24	23	4.3
Proposals	1	3	3	-66.7	-66.7	8	8	0.0
<b>Health Care and Social Assistance</b>	<b>15</b>	<b>19</b>	<b>21</b>	<b>-21.1</b>	<b>-28.6</b>	<b>79</b>	<b>81</b>	<b>-2.5</b>
Bankruptcies	10	14	18	-28.6	-44.4	50	54	-7.4
Proposals	5	5	3	0.0	66.7	29	27	7.4
<b>Arts, Entertainment and Recreation</b>	<b>28</b>	<b>16</b>	<b>20</b>	<b>75.0</b>	<b>40.0</b>	<b>86</b>	<b>64</b>	<b>34.4</b>
Bankruptcies	21	12	16	75.0	31.3	67	50	34.0
Proposals	7	4	4	75.0	75.0	19	14	35.7
<b>Accommodation and Food Services</b>	<b>138</b>	<b>111</b>	<b>143</b>	<b>24.3</b>	<b>-3.5</b>	<b>501</b>	<b>530</b>	<b>-5.5</b>
Bankruptcies	109	83	122	31.3	-10.7	387	424	-8.7
Proposals	29	28	21	3.6	38.1	114	106	7.5
<b>Other Services (except Public Administration)</b>	<b>42</b>	<b>63</b>	<b>43</b>	<b>-33.3</b>	<b>-2.3</b>	<b>202</b>	<b>193</b>	<b>4.7</b>
Bankruptcies	34	43	31	-20.9	9.7	153	147	4.1
Proposals	8	20	12	-60.0	-33.3	49	46	6.5
<b>Public Administration</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>0</b>	<b>3</b>	<b>-100.0</b>
Bankruptcies	0	0	0	n/a	n/a	0	2	-100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
<b>Total</b>	<b>883</b>	<b>907</b>	<b>972</b>	<b>-2.6</b>	<b>-9.2</b>	<b>3,591</b>	<b>3,622</b>	<b>-0.9</b>
<b>Bankruptcies</b>	<b>630</b>	<b>650</b>	<b>753</b>	<b>-3.1</b>	<b>-16.3</b>	<b>2,623</b>	<b>2,730</b>	<b>-3.9</b>
<b>Proposals</b>	<b>253</b>	<b>257</b>	<b>219</b>	<b>-1.6</b>	<b>15.5</b>	<b>968</b>	<b>892</b>	<b>8.5</b>

**Table 5: Insolvencies Filed by Consumers by ER**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>622</b>	<b>758</b>	<b>762</b>	<b>-17.9</b>	<b>-18.4</b>	<b>3,081</b>	<b>2,873</b>	<b>7.2</b>
<b>Bankruptcies</b>	<b>268</b>	<b>355</b>	<b>316</b>	<b>-24.5</b>	<b>-15.2</b>	<b>1,418</b>	<b>1,381</b>	<b>2.7</b>
<b>Proposals</b>	<b>354</b>	<b>403</b>	<b>446</b>	<b>-12.2</b>	<b>-20.6</b>	<b>1,663</b>	<b>1,492</b>	<b>11.5</b>
Avalon Peninsula	335	413	422	-18.9	-20.6	1,681	1,611	4.3
Bankruptcies	149	168	176	-11.3	-15.3	746	742	0.5
Proposals	186	245	246	-24.1	-24.4	935	869	7.6
South Coast - Burin Peninsula	53	52	54	1.9	-1.9	225	192	17.2
Bankruptcies	20	25	24	-20.0	-16.7	104	104	0.0
Proposals	33	27	30	22.2	10.0	121	88	37.5
West Coast - Northern Peninsula - Labrador	92	101	99	-8.9	-7.1	428	400	7.0
Bankruptcies	38	53	39	-28.3	-2.6	186	180	3.3
Proposals	54	48	60	12.5	-10.0	242	220	10.0
Notre Dame - Central Bonavista Bay	142	191	188	-25.7	-24.5	746	669	11.5
Bankruptcies	61	109	78	-44.0	-21.8	382	356	7.3
Proposals	81	82	110	-1.2	-26.4	364	313	16.3
<b>Prince Edward Island</b>	<b>138</b>	<b>204</b>	<b>171</b>	<b>-32.4</b>	<b>-19.3</b>	<b>716</b>	<b>711</b>	<b>0.7</b>
<b>Bankruptcies</b>	<b>80</b>	<b>103</b>	<b>92</b>	<b>-22.3</b>	<b>-13.0</b>	<b>374</b>	<b>406</b>	<b>-7.9</b>
<b>Proposals</b>	<b>58</b>	<b>101</b>	<b>79</b>	<b>-42.6</b>	<b>-26.6</b>	<b>342</b>	<b>305</b>	<b>12.1</b>
<b>Nova Scotia</b>	<b>1,265</b>	<b>1,550</b>	<b>1,383</b>	<b>-18.4</b>	<b>-8.5</b>	<b>5,922</b>	<b>5,679</b>	<b>4.3</b>
<b>Bankruptcies</b>	<b>583</b>	<b>746</b>	<b>776</b>	<b>-21.8</b>	<b>-24.9</b>	<b>3,000</b>	<b>3,472</b>	<b>-13.6</b>
<b>Proposals</b>	<b>682</b>	<b>804</b>	<b>607</b>	<b>-15.2</b>	<b>12.4</b>	<b>2,922</b>	<b>2,207</b>	<b>32.4</b>
Cape Breton	227	288	270	-21.2	-15.9	1,047	1,077	-2.8
Bankruptcies	107	124	134	-13.7	-20.1	498	589	-15.4
Proposals	120	164	136	-26.8	-11.8	549	488	12.5
North Shore	249	283	254	-12.0	-2.0	1,157	984	17.6
Bankruptcies	120	142	142	-15.5	-15.5	600	623	-3.7
Proposals	129	141	112	-8.5	15.2	557	361	54.3
Annapolis Valley	129	216	189	-40.3	-31.7	753	736	2.3
Bankruptcies	57	123	109	-53.7	-47.7	412	502	-17.9
Proposals	72	93	80	-22.6	-10.0	341	234	45.7
Southern	157	215	184	-27.0	-14.7	824	789	4.4
Bankruptcies	65	99	116	-34.3	-44.0	425	529	-19.7
Proposals	92	116	68	-20.7	35.3	399	260	53.5
Halifax	503	548	485	-8.2	3.7	2,143	2,092	2.4
Bankruptcies	233	258	275	-9.7	-15.3	1,065	1,229	-13.3
Proposals	270	290	210	-6.9	28.6	1,078	863	24.9

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>New Brunswick</b>	<b>1,147</b>	<b>1,202</b>	<b>1,086</b>	<b>-4.6</b>	<b>5.6</b>	<b>4,912</b>	<b>4,624</b>	<b>6.2</b>
<b>Bankruptcies</b>	<b>453</b>	<b>569</b>	<b>520</b>	<b>-20.4</b>	<b>-12.9</b>	<b>2,276</b>	<b>2,329</b>	<b>-2.3</b>
<b>Proposals</b>	<b>694</b>	<b>633</b>	<b>566</b>	<b>9.6</b>	<b>22.6</b>	<b>2,636</b>	<b>2,295</b>	<b>14.9</b>
Campbellton - Miramichi	214	265	214	-19.2	0.0	1,029	940	9.5
Bankruptcies	79	130	98	-39.2	-19.4	495	465	6.5
Proposals	135	135	116	0.0	16.4	534	475	12.4
Moncton - Richibucto	332	356	333	-6.7	-0.3	1,476	1,340	10.1
Bankruptcies	122	153	155	-20.3	-21.3	633	667	-5.1
Proposals	210	203	178	3.4	18.0	843	673	25.3
Saint John - St. Stephen	308	250	202	23.2	52.5	1,095	1,024	6.9
Bankruptcies	132	127	97	3.9	36.1	541	492	10.0
Proposals	176	123	105	43.1	67.6	554	532	4.1
Fredericton - Oromocto	172	214	222	-19.6	-22.5	816	843	-3.2
Bankruptcies	74	100	114	-26.0	-35.1	375	445	-15.7
Proposals	98	114	108	-14.0	-9.3	441	398	10.8
Edmundston - Woodstock	121	118	116	2.5	4.3	498	478	4.2
Bankruptcies	46	60	56	-23.3	-17.9	234	260	-10.0
Proposals	75	58	60	29.3	25.0	264	218	21.1
<b>Quebec</b>	<b>10,335</b>	<b>10,840</b>	<b>10,597</b>	<b>-4.7</b>	<b>-2.5</b>	<b>42,603</b>	<b>41,590</b>	<b>2.4</b>
<b>Bankruptcies</b>	<b>4,242</b>	<b>5,026</b>	<b>4,816</b>	<b>-15.6</b>	<b>-11.9</b>	<b>19,464</b>	<b>20,762</b>	<b>-6.3</b>
<b>Proposals</b>	<b>6,093</b>	<b>5,814</b>	<b>5,781</b>	<b>4.8</b>	<b>5.4</b>	<b>23,139</b>	<b>20,828</b>	<b>11.1</b>
Gaspésie - Îles-de-la-Madeleine	118	132	118	-10.6	0.0	495	452	9.5
Bankruptcies	40	58	46	-31.0	-13.0	199	193	3.1
Proposals	78	74	72	5.4	8.3	296	259	14.3
Bas-Saint-Laurent	255	266	217	-4.1	17.5	1,022	887	15.2
Bankruptcies	114	139	96	-18.0	18.8	509	480	6.0
Proposals	141	127	121	11.0	16.5	513	407	26.0
Capitale-Nationale	958	955	953	0.3	0.5	3,740	3,521	6.2
Bankruptcies	389	456	482	-14.7	-19.3	1,794	1,935	-7.3
Proposals	569	499	471	14.0	20.8	1,946	1,586	22.7
Chaudière - Appalaches	484	452	468	7.1	3.4	1,824	1,797	1.5
Bankruptcies	220	222	250	-0.9	-12.0	930	1,010	-7.9
Proposals	264	230	218	14.8	21.1	894	787	13.6
Estrie	411	405	413	1.5	-0.5	1,538	1,604	-4.1
Bankruptcies	201	232	230	-13.4	-12.6	846	970	-12.8
Proposals	210	173	183	21.4	14.8	692	634	9.1
Centre-du-Québec	311	332	277	-6.3	12.3	1,240	1,133	9.4
Bankruptcies	150	160	116	-6.3	29.3	610	558	9.3
Proposals	161	172	161	-6.4	0.0	630	575	9.6

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Montréal	1,939	2,057	2,032	-5.7	-4.6	8,032	7,941	1.1
Bankruptcies	722	921	847	-21.6	-14.8	3,405	3,705	-8.1
Proposals	1,217	1,136	1,185	7.1	2.7	4,627	4,236	9.2
Montréal	1,940	2,153	2,044	-9.9	-5.1	8,416	8,078	4.2
Bankruptcies	863	993	934	-13.1	-7.6	4,002	4,201	-4.7
Proposals	1,077	1,160	1,110	-7.2	-3.0	4,414	3,877	13.9
Laval	468	492	504	-4.9	-7.1	1,989	2,026	-1.8
Bankruptcies	183	234	199	-21.8	-8.0	858	897	-4.3
Proposals	285	258	305	10.5	-6.6	1,131	1,129	0.2
Lanaudière	823	836	794	-1.6	3.7	3,315	3,260	1.7
Bankruptcies	282	315	340	-10.5	-17.1	1,271	1,390	-8.6
Proposals	541	521	454	3.8	19.2	2,044	1,870	9.3
Laurentides	1,015	1,054	1,081	-3.7	-6.1	4,203	4,254	-1.2
Bankruptcies	378	459	471	-17.6	-19.7	1,812	1,929	-6.1
Proposals	637	595	610	7.1	4.4	2,391	2,325	2.8
Outaouais	628	598	703	5.0	-10.7	2,556	2,624	-2.6
Bankruptcies	235	281	275	-16.4	-14.5	1,047	1,151	-9.0
Proposals	393	317	428	24.0	-8.2	1,509	1,473	2.4
Abitibi - Témiscamingue	164	195	162	-15.9	1.2	742	659	12.6
Bankruptcies	49	65	81	-24.0	-39.5	254	337	-24.6
Proposals	115	130	81	-11.5	42.0	488	322	51.6
Mauricie	357	433	369	-17.6	-3.3	1,575	1,482	6.3
Bankruptcies	179	245	199	-26.9	-10.1	906	909	-0.3
Proposals	178	188	170	-5.3	4.7	669	573	16.8
Saguenay - Lac-Saint-Jean	338	352	335	-4.0	0.9	1,424	1,361	4.6
Bankruptcies	177	182	187	-2.7	-5.3	762	819	-7.0
Proposals	161	170	148	-5.3	8.8	662	542	22.1
Côte-Nord	115	108	114	6.5	0.9	433	458	-5.5
Bankruptcies	56	59	60	-5.1	-6.7	238	253	-5.9
Proposals	59	49	54	20.4	9.3	195	205	-4.9
Nord-du-Québec	14	21	12	-33.3	16.7	63	48	31.3
Bankruptcies	4	5	2	-20.0	100.0	20	23	-13.0
Proposals	10	16	10	-37.5	0.0	43	25	72.0
<b>Ontario</b>	<b>11,174</b>	<b>11,588</b>	<b>10,171</b>	<b>-3.6</b>	<b>9.9</b>	<b>45,855</b>	<b>39,755</b>	<b>15.3</b>
Bankruptcies	<b>3,135</b>	<b>3,612</b>	<b>3,264</b>	<b>-13.2</b>	<b>-4.0</b>	<b>14,448</b>	<b>14,466</b>	<b>-0.1</b>
Proposals	<b>8,039</b>	<b>7,976</b>	<b>6,907</b>	<b>0.8</b>	<b>16.4</b>	<b>31,407</b>	<b>25,289</b>	<b>24.2</b>
Ottawa	1,078	1,135	1,032	-5.0	4.5	4,538	4,173	8.7
Bankruptcies	385	445	398	-13.5	-3.3	1,770	1,815	-2.5
Proposals	693	690	634	0.4	9.3	2,768	2,358	17.4

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Kingston - Pembroke	420	511	390	-17.8	7.7	1,824	1,596	14.3
Bankruptcies	143	177	145	-19.2	-1.4	652	660	-1.2
Proposals	277	334	245	-17.1	13.1	1,172	936	25.2
Muskoka - Kawarthas	287	328	273	-12.5	5.1	1,300	1,131	14.9
Bankruptcies	86	106	85	-18.9	1.2	398	405	-1.7
Proposals	201	222	188	-9.5	6.9	902	726	24.2
Toronto	4,843	4,922	4,282	-1.6	13.1	19,602	16,202	21.0
Bankruptcies	1,081	1,253	1,118	-13.7	-3.3	5,110	4,901	4.3
Proposals	3,762	3,669	3,164	2.5	18.9	14,492	11,301	28.2
Kitchener - Waterloo - Barrie	1,207	1,110	1,030	8.7	17.2	4,729	4,087	15.7
Bankruptcies	310	361	361	-14.1	-14.1	1,493	1,526	-2.2
Proposals	897	749	669	19.8	34.1	3,236	2,561	26.4
Hamilton - Niagara Peninsula	1,116	1,187	1,082	-6.0	3.1	4,618	4,066	13.6
Bankruptcies	324	365	356	-11.2	-9.0	1,492	1,478	0.9
Proposals	792	822	726	-3.6	9.1	3,126	2,588	20.8
London	597	648	592	-7.9	0.8	2,510	2,368	6.0
Bankruptcies	181	215	211	-15.8	-14.2	822	901	-8.8
Proposals	416	433	381	-3.9	9.2	1,688	1,467	15.1
Windsor - Sarnia	525	590	481	-11.0	9.1	2,310	2,094	10.3
Bankruptcies	194	220	186	-11.8	4.3	890	956	-6.9
Proposals	331	370	295	-10.5	12.2	1,420	1,138	24.8
Stratford - Bruce Peninsula	163	168	150	-3.0	8.7	648	621	4.3
Bankruptcies	68	78	57	-12.8	19.3	288	286	0.7
Proposals	95	90	93	5.6	2.2	360	335	7.5
Northeast	787	830	711	-5.2	10.7	3,191	2,851	11.9
Bankruptcies	276	300	268	-8.0	3.0	1,199	1,204	-0.4
Proposals	511	530	443	-3.6	15.3	1,992	1,647	20.9
Northwest	152	155	151	-1.9	0.7	585	568	3.0
Bankruptcies	88	91	80	-3.3	10.0	333	334	-0.3
Proposals	64	64	71	0.0	-9.9	252	234	7.7
<b>Manitoba</b>	<b>794</b>	<b>837</b>	<b>709</b>	<b>-5.1</b>	<b>12.0</b>	<b>3,231</b>	<b>2,961</b>	<b>9.1</b>
<b>Bankruptcies</b>	<b>230</b>	<b>303</b>	<b>295</b>	<b>-24.1</b>	<b>-22.0</b>	<b>1,279</b>	<b>1,398</b>	<b>-8.5</b>
<b>Proposals</b>	<b>564</b>	<b>534</b>	<b>414</b>	<b>5.6</b>	<b>36.2</b>	<b>1,952</b>	<b>1,563</b>	<b>24.9</b>
Southeast	52	69	51	-24.6	2.0	249	236	5.5
Bankruptcies	19	38	24	-50.0	-20.8	118	112	5.4
Proposals	33	31	27	6.5	22.2	131	124	5.6
South Central	26	19	27	36.8	-3.7	97	101	-4.0
Bankruptcies	3	9	11	-66.7	-72.7	42	56	-25.0
Proposals	23	10	16	130.0	43.8	55	45	22.2

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Southwest	82	101	97	-18.8	-15.5	337	325	3.7
Bankruptcies	24	29	36	-17.2	-33.3	126	148	-14.9
Proposals	58	72	61	-19.4	-4.9	211	177	19.2
North Central	19	33	15	-42.4	26.7	108	94	14.9
Bankruptcies	8	9	9	-11.1	-11.1	44	41	7.3
Proposals	11	24	6	-54.2	83.3	64	53	20.8
Winnipeg	544	532	455	2.3	19.6	2,108	1,913	10.2
Bankruptcies	144	188	189	-23.4	-23.8	789	896	-11.9
Proposals	400	344	266	16.3	50.4	1,319	1,017	29.7
Interlake	33	49	39	-32.7	-15.4	184	170	8.2
Bankruptcies	16	18	16	-11.1	0.0	91	92	-1.1
Proposals	17	31	23	-45.2	-26.1	93	78	19.2
Parklands	25	24	12	4.2	108.3	89	70	27.1
Bankruptcies	14	10	7	40.0	100.0	40	35	14.3
Proposals	11	14	5	-21.4	120.0	49	35	40.0
North	15	8	12	87.5	25.0	56	51	9.8
Bankruptcies	2	1	2	100.0	0.0	27	16	68.8
Proposals	13	7	10	85.7	30.0	29	35	-17.1
<b>Saskatchewan</b>	<b>835</b>	<b>973</b>	<b>837</b>	<b>-14.2</b>	<b>-0.2</b>	<b>3,451</b>	<b>3,464</b>	<b>-0.4</b>
<b>Bankruptcies</b>	<b>298</b>	<b>399</b>	<b>322</b>	<b>-25.3</b>	<b>-7.5</b>	<b>1,293</b>	<b>1,314</b>	<b>-1.6</b>
<b>Proposals</b>	<b>537</b>	<b>574</b>	<b>515</b>	<b>-6.4</b>	<b>4.3</b>	<b>2,158</b>	<b>2,150</b>	<b>0.4</b>
Regina - Moose Mountain	288	346	276	-16.8	4.3	1,236	1,193	3.6
Bankruptcies	87	109	80	-20.2	8.7	376	346	8.7
Proposals	201	237	196	-15.2	2.6	860	847	1.5
Swift Current - Moose Jaw	71	68	62	4.4	14.5	282	248	13.7
Bankruptcies	27	32	35	-15.6	-22.9	119	127	-6.3
Proposals	44	36	27	22.2	63.0	163	121	34.7
Saskatoon - Biggar	273	325	276	-16.0	-1.1	1,093	1,120	-2.4
Bankruptcies	99	139	108	-28.8	-8.3	430	437	-1.6
Proposals	174	186	168	-6.5	3.6	663	683	-2.9
Yorkton - Melville	52	46	54	13.0	-3.7	191	200	-4.5
Bankruptcies	24	18	30	33.3	-20.0	78	84	-7.1
Proposals	28	28	24	0.0	16.7	113	116	-2.6
Prince Albert	140	169	154	-17.2	-9.1	589	656	-10.2
Bankruptcies	57	88	66	-35.2	-13.6	260	299	-13.0
Proposals	83	81	88	2.5	-5.7	329	357	-7.8
Northern	11	19	13	-42.1	-15.4	59	44	34.1
Bankruptcies	4	12	2	-66.7	100.0	29	19	52.6
Proposals	7	7	11	0.0	-36.4	30	25	20.0

**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Alberta</b>	<b>4,296</b>	<b>4,286</b>	<b>3,934</b>	<b>0.2</b>	<b>9.2</b>	<b>17,037</b>	<b>15,073</b>	<b>13.0</b>
<b>Bankruptcies</b>	<b>1,206</b>	<b>1,369</b>	<b>1,385</b>	<b>-11.9</b>	<b>-12.9</b>	<b>5,410</b>	<b>5,114</b>	<b>5.8</b>
<b>Proposals</b>	<b>3,090</b>	<b>2,917</b>	<b>2,549</b>	<b>5.9</b>	<b>21.2</b>	<b>11,627</b>	<b>9,959</b>	<b>16.7</b>
Lethbridge - Medicine Hat	333	341	329	-2.3	1.2	1,305	1,180	10.6
Bankruptcies	81	102	117	-20.6	-30.8	370	408	-9.3
Proposals	252	239	212	5.4	18.9	935	772	21.1
Camrose - Drumheller	156	173	142	-9.8	9.9	619	531	16.6
Bankruptcies	73	54	54	35.2	35.2	244	208	17.3
Proposals	83	119	88	-30.3	-5.7	375	323	16.1
Calgary	1,582	1,593	1,388	-0.7	14.0	6,286	5,631	11.6
Bankruptcies	451	525	548	-14.1	-17.7	2,073	2,009	3.2
Proposals	1,131	1,068	840	5.9	34.6	4,213	3,622	16.3
Banff - Jasper - Rocky Mountain House	67	84	61	-20.2	9.8	275	272	1.1
Bankruptcies	27	24	23	12.5	17.4	110	120	-8.3
Proposals	40	60	38	-33.3	5.3	165	152	8.6
Red Deer	283	278	263	1.8	7.6	1,120	958	16.9
Bankruptcies	64	88	76	-27.3	-15.8	322	287	12.2
Proposals	219	190	187	15.3	17.1	798	671	18.9
Edmonton	1,505	1,440	1,384	4.5	8.7	5,878	5,162	13.9
Bankruptcies	393	453	450	-13.2	-12.7	1,759	1,628	8.0
Proposals	1,112	987	934	12.7	19.1	4,119	3,534	16.6
Athabasca - Grande Prairie - Peace River	199	216	220	-7.9	-9.5	839	775	8.3
Bankruptcies	67	80	70	-16.3	-4.3	316	270	17.0
Proposals	132	136	150	-2.9	-12.0	523	505	3.6
Wood Buffalo - Cold Lake	168	161	148	4.3	13.5	709	566	25.3
Bankruptcies	49	43	48	14.0	2.1	214	185	15.7
Proposals	119	118	100	0.8	19.0	495	381	29.9
<b>British Columbia</b>	<b>2,602</b>	<b>2,888</b>	<b>2,562</b>	<b>-9.9</b>	<b>1.6</b>	<b>11,261</b>	<b>10,269</b>	<b>9.7</b>
<b>Bankruptcies</b>	<b>946</b>	<b>1,039</b>	<b>985</b>	<b>-9.0</b>	<b>-4.0</b>	<b>4,095</b>	<b>4,015</b>	<b>2.0</b>
<b>Proposals</b>	<b>1,656</b>	<b>1,849</b>	<b>1,577</b>	<b>-10.4</b>	<b>5.0</b>	<b>7,166</b>	<b>6,254</b>	<b>14.6</b>
Vancouver Island and Coast	529	626	536	-15.5	-1.3	2,360	2,213	6.6
Bankruptcies	203	247	211	-17.8	-3.8	928	899	3.2
Proposals	326	379	325	-14.0	0.3	1,432	1,314	9.0
Lower Mainland - Southwest	1,389	1,542	1,349	-9.9	3.0	6,115	5,498	11.2
Bankruptcies	476	504	493	-5.6	-3.4	2,069	2,033	1.8
Proposals	913	1,038	856	-12.0	6.7	4,046	3,465	16.8



**Table 5: Insolvencies Filed by Consumers by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Thompson - Okanagan	407	410	377	-0.7	8.0	1,651	1,462	12.9
Bankruptcies	148	159	147	-6.9	0.7	608	610	-0.3
Proposals	259	251	230	3.2	12.6	1,043	852	22.4
Kootenay	66	93	91	-29.0	-27.5	321	313	2.6
Bankruptcies	27	32	34	-15.6	-20.6	140	140	0.0
Proposals	39	61	57	-36.1	-31.6	181	173	4.6
Cariboo	134	145	115	-7.6	16.5	510	431	18.3
Bankruptcies	63	67	56	-6.0	12.5	239	196	21.9
Proposals	71	78	59	-9.0	20.3	271	235	15.3
North Coast	11	10	17	10.0	-35.3	52	73	-28.8
Bankruptcies	7	4	8	75.0	-12.5	20	33	-39.4
Proposals	4	6	9	-33.3	-55.6	32	40	-20.0
Nechako	18	20	21	-10.0	-14.3	69	70	-1.4
Bankruptcies	4	13	12	-69.2	-66.7	30	34	-11.8
Proposals	14	7	9	100.0	55.6	39	36	8.3
Northeast	49	42	56	16.7	-12.5	183	207	-11.6
Bankruptcies	19	13	25	46.2	-24.0	62	69	-10.1
Proposals	30	29	31	3.4	-3.2	121	138	-12.3
<b>Northwest Territories</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>-6.3</b>	<b>-11.8</b>	<b>64</b>	<b>71</b>	<b>-9.9</b>
Bankruptcies	5	2	3	150.0	66.7	11	36	-69.4
Proposals	10	14	14	-28.6	-28.6	53	35	51.4
Yukon	4	11	6	-63.6	-33.3	31	31	0.0
Bankruptcies	2	5	2	-60.0	0.0	13	11	18.2
Proposals	2	6	4	-66.7	-50.0	18	20	-10.0
Nunavut	0	2	4	-100.0	-100.0	2	7	-71.4
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	2	4	-100.0	-100.0	2	7	-71.4

**Table 6: Insolvencies Filed by Businesses by ER**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Newfoundland and Labrador</b>	<b>2</b>	<b>10</b>	<b>10</b>	<b>-80.0</b>	<b>-80.0</b>	<b>33</b>	<b>30</b>	<b>10.0</b>
<b>Bankruptcies</b>	<b>2</b>	<b>5</b>	<b>10</b>	<b>-60.0</b>	<b>-80.0</b>	<b>27</b>	<b>26</b>	<b>3.8</b>
<b>Proposals</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>6</b>	<b>4</b>	<b>50.0</b>
Avalon Peninsula	0	8	6	-100.0	-100.0	18	20	-10.0
Bankruptcies	0	4	6	-100.0	-100.0	13	18	-27.8
Proposals	0	4	0	-100.0	n/a	5	2	150.0
South Coast - Burin Peninsula	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
West Coast - Northern Peninsula - Labrador	0	1	2	-100.0	-100.0	4	5	-20.0
Bankruptcies	0	1	2	-100.0	-100.0	4	5	-20.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Notre Dame - Central Bonavista Bay	2	1	2	100.0	0.0	11	6	83.3
Bankruptcies	2	0	2	n/a	0.0	10	4	150.0
Proposals	0	1	0	-100.0	n/a	1	2	-50.0
<b>Prince Edward Island</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>-66.7</b>	<b>n/a</b>	<b>11</b>	<b>3</b>	<b>266.7</b>
<b>Bankruptcies</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>-66.7</b>	<b>n/a</b>	<b>10</b>	<b>2</b>	<b>400.0</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>1</b>	<b>0.0</b>
<b>Nova Scotia</b>	<b>12</b>	<b>14</b>	<b>12</b>	<b>-14.3</b>	<b>0.0</b>	<b>59</b>	<b>43</b>	<b>37.2</b>
<b>Bankruptcies</b>	<b>10</b>	<b>14</b>	<b>11</b>	<b>-28.6</b>	<b>-9.1</b>	<b>50</b>	<b>32</b>	<b>56.3</b>
<b>Proposals</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>100.0</b>	<b>9</b>	<b>11</b>	<b>-18.2</b>
Cape Breton	1	0	1	n/a	0.0	8	4	100.0
Bankruptcies	1	0	1	n/a	0.0	7	3	133.3
Proposals	0	0	0	n/a	n/a	1	1	0.0
North Shore	2	2	2	0.0	0.0	6	4	50.0
Bankruptcies	2	2	2	0.0	0.0	6	3	100.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Annapolis Valley	1	2	1	-50.0	0.0	6	4	50.0
Bankruptcies	1	2	1	-50.0	0.0	6	2	200.0
Proposals	0	0	0	n/a	n/a	0	2	-100.0
Southern	2	4	2	-50.0	0.0	9	7	28.6
Bankruptcies	2	4	2	-50.0	0.0	7	7	0.0
Proposals	0	0	0	n/a	n/a	2	0	n/a
Halifax	6	5	6	20.0	0.0	29	24	20.8
Bankruptcies	4	5	5	-20.0	-20.0	23	17	35.3
Proposals	2	0	1	n/a	100.0	6	7	-14.3

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>New Brunswick</b>	<b>3</b>	<b>5</b>	<b>13</b>	<b>-40.0</b>	<b>-76.9</b>	<b>35</b>	<b>45</b>	<b>-22.2</b>
<b>Bankruptcies</b>	<b>3</b>	<b>4</b>	<b>9</b>	<b>-25.0</b>	<b>-66.7</b>	<b>28</b>	<b>36</b>	<b>-22.2</b>
<b>Proposals</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>-100.0</b>	<b>-100.0</b>	<b>7</b>	<b>9</b>	<b>-22.2</b>
Campbellton - Miramichi	0	1	2	-100.0	-100.0	4	8	-50.0
Bankruptcies	0	1	1	-100.0	-100.0	3	6	-50.0
Proposals	0	0	1	n/a	-100.0	1	2	-50.0
Moncton - Richibucto	0	2	7	-100.0	-100.0	13	18	-27.8
Bankruptcies	0	1	6	-100.0	-100.0	11	14	-21.4
Proposals	0	1	1	-100.0	-100.0	2	4	-50.0
Saint John - St. Stephen	2	2	1	0.0	100.0	10	10	0.0
Bankruptcies	2	2	0	0.0	n/a	9	8	12.5
Proposals	0	0	1	n/a	-100.0	1	2	-50.0
Fredericton - Oromocto	0	0	0	n/a	n/a	5	0	n/a
Bankruptcies	0	0	0	n/a	n/a	4	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a
Edmundston - Woodstock	1	0	3	n/a	-66.7	3	9	-66.7
Bankruptcies	1	0	2	n/a	-50.0	1	8	-87.5
Proposals	0	0	1	n/a	-100.0	2	1	100.0
<b>Quebec</b>	<b>526</b>	<b>544</b>	<b>574</b>	<b>-3.3</b>	<b>-8.4</b>	<b>2,078</b>	<b>2,111</b>	<b>-1.6</b>
<b>Bankruptcies</b>	<b>385</b>	<b>397</b>	<b>463</b>	<b>-3.0</b>	<b>-16.8</b>	<b>1,542</b>	<b>1,620</b>	<b>-4.8</b>
<b>Proposals</b>	<b>141</b>	<b>147</b>	<b>111</b>	<b>-4.1</b>	<b>27.0</b>	<b>536</b>	<b>491</b>	<b>9.2</b>
Gaspésie - Îles-de-la-Madeleine	4	7	4	-42.9	0.0	17	17	0.0
Bankruptcies	4	5	4	-20.0	0.0	15	16	-6.3
Proposals	0	2	0	-100.0	n/a	2	1	100.0
Bas-Saint-Laurent	16	18	12	-11.1	33.3	48	51	-5.9
Bankruptcies	12	13	11	-7.7	9.1	38	42	-9.5
Proposals	4	5	1	-20.0	300.0	10	9	11.1
Capitale-Nationale	60	60	54	0.0	11.1	201	221	-9.0
Bankruptcies	43	49	43	-12.2	0.0	149	178	-16.3
Proposals	17	11	11	54.5	54.5	52	43	20.9
Chaudière - Appalaches	34	26	33	30.8	3.0	102	125	-18.4
Bankruptcies	24	21	28	14.3	-14.3	78	83	-6.0
Proposals	10	5	5	100.0	100.0	24	42	-42.9
Estrie	19	14	8	35.7	137.5	56	38	47.4
Bankruptcies	14	12	7	16.7	100.0	43	33	30.3
Proposals	5	2	1	150.0	400.0	13	5	160.0
Centre-du-Québec	18	20	14	-10.0	28.6	62	47	31.9
Bankruptcies	11	15	11	-26.7	0.0	43	36	19.4
Proposals	7	5	3	40.0	133.3	19	11	72.7

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Montréal</b>	<b>88</b>	<b>98</b>	<b>104</b>	<b>-10.2</b>	<b>-15.4</b>	<b>388</b>	<b>373</b>	<b>4.0</b>
Bankruptcies	67	76	81	-11.8	-17.3	297	292	1.7
Proposals	21	22	23	-4.5	-8.7	91	81	12.3
<b>Montréal</b>	<b>139</b>	<b>154</b>	<b>164</b>	<b>-9.7</b>	<b>-15.2</b>	<b>557</b>	<b>560</b>	<b>-0.5</b>
Bankruptcies	95	101	128	-5.9	-25.8	397	420	-5.5
Proposals	44	53	36	-17.0	22.2	160	140	14.3
<b>Laval</b>	<b>21</b>	<b>21</b>	<b>15</b>	<b>0.0</b>	<b>40.0</b>	<b>97</b>	<b>106</b>	<b>-8.5</b>
Bankruptcies	16	15	10	6.7	60.0	71	81	-12.3
Proposals	5	6	5	-16.7	0.0	26	25	4.0
<b>Lanaudière</b>	<b>20</b>	<b>21</b>	<b>31</b>	<b>-4.8</b>	<b>-35.5</b>	<b>103</b>	<b>119</b>	<b>-13.4</b>
Bankruptcies	16	13	25	23.1	-36.0	72	89	-19.1
Proposals	4	8	6	-50.0	-33.3	31	30	3.3
<b>Laurentides</b>	<b>38</b>	<b>41</b>	<b>46</b>	<b>-7.3</b>	<b>-17.4</b>	<b>168</b>	<b>160</b>	<b>5.0</b>
Bankruptcies	33	31	40	6.5	-17.5	132	129	2.3
Proposals	5	10	6	-50.0	-16.7	36	31	16.1
<b>Outaouais</b>	<b>20</b>	<b>23</b>	<b>21</b>	<b>-13.0</b>	<b>-4.8</b>	<b>89</b>	<b>81</b>	<b>9.9</b>
Bankruptcies	16	13	14	23.1	14.3	60	56	7.1
Proposals	4	10	7	-60.0	-42.9	29	25	16.0
<b>Abitibi - Témiscamingue</b>	<b>8</b>	<b>3</b>	<b>7</b>	<b>166.7</b>	<b>14.3</b>	<b>33</b>	<b>33</b>	<b>0.0</b>
Bankruptcies	5	3	7	66.7	-28.6	26	28	-7.1
Proposals	3	0	0	n/a	n/a	7	5	40.0
<b>Mauricie</b>	<b>15</b>	<b>17</b>	<b>19</b>	<b>-11.8</b>	<b>-21.1</b>	<b>64</b>	<b>81</b>	<b>-21.0</b>
Bankruptcies	8	13	18	-38.5	-55.6	48	62	-22.6
Proposals	7	4	1	75.0	600.0	16	19	-15.8
<b>Saguenay - Lac-Saint-Jean</b>	<b>17</b>	<b>15</b>	<b>24</b>	<b>13.3</b>	<b>-29.2</b>	<b>62</b>	<b>67</b>	<b>-7.5</b>
Bankruptcies	14	13	22	7.7	-36.4	51	53	-3.8
Proposals	3	2	2	50.0	50.0	11	14	-21.4
<b>Côte-Nord</b>	<b>5</b>	<b>2</b>	<b>15</b>	<b>150.0</b>	<b>-66.7</b>	<b>12</b>	<b>22</b>	<b>-45.5</b>
Bankruptcies	4	2	12	100.0	-66.7	10	16	-37.5
Proposals	1	0	3	n/a	-66.7	2	6	-66.7
<b>Nord-du-Québec</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
Bankruptcies	0	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Ontario</b>	<b>222</b>	<b>205</b>	<b>239</b>	<b>8.3</b>	<b>-7.1</b>	<b>885</b>	<b>941</b>	<b>-6.0</b>
<b>Bankruptcies</b>	<b>145</b>	<b>138</b>	<b>176</b>	<b>5.1</b>	<b>-17.6</b>	<b>621</b>	<b>684</b>	<b>-9.2</b>
<b>Proposals</b>	<b>77</b>	<b>67</b>	<b>63</b>	<b>14.9</b>	<b>22.2</b>	<b>264</b>	<b>257</b>	<b>2.7</b>
<b>Ottawa</b>	<b>30</b>	<b>27</b>	<b>30</b>	<b>11.1</b>	<b>0.0</b>	<b>134</b>	<b>107</b>	<b>25.2</b>
Bankruptcies	22	18	25	22.2	-12.0	96	80	20.0
Proposals	8	9	5	-11.1	60.0	38	27	40.7

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Kingston - Pembroke	3	2	6	50.0	-50.0	14	19	-26.3
Bankruptcies	3	2	3	50.0	0.0	10	14	-28.6
Proposals	0	0	3	n/a	-100.0	4	5	-20.0
Muskoka - Kawarthas	3	0	1	n/a	200.0	10	14	-28.6
Bankruptcies	2	0	1	n/a	100.0	8	11	-27.3
Proposals	1	0	0	n/a	n/a	2	3	-33.3
Toronto	124	124	129	0.0	-3.9	472	533	-11.4
Bankruptcies	75	78	99	-3.8	-24.2	317	385	-17.7
Proposals	49	46	30	6.5	63.3	155	148	4.7
Kitchener - Waterloo - Barrie	23	7	17	228.6	35.3	65	65	0.0
Bankruptcies	15	4	9	275.0	66.7	46	49	-6.1
Proposals	8	3	8	166.7	0.0	19	16	18.8
Hamilton - Niagara Peninsula	11	16	27	-31.3	-59.3	79	81	-2.5
Bankruptcies	10	14	20	-28.6	-50.0	68	58	17.2
Proposals	1	2	7	-50.0	-85.7	11	23	-52.2
London	8	14	8	-42.9	0.0	36	37	-2.7
Bankruptcies	2	10	6	-80.0	-66.7	22	25	-12.0
Proposals	6	4	2	50.0	200.0	14	12	16.7
Windsor - Sarnia	11	7	13	57.1	-15.4	31	38	-18.4
Bankruptcies	7	6	8	16.7	-12.5	22	27	-18.5
Proposals	4	1	5	300.0	-20.0	9	11	-18.2
Stratford - Bruce Peninsula	2	1	0	100.0	n/a	10	8	25.0
Bankruptcies	2	1	0	100.0	n/a	7	7	0.0
Proposals	0	0	0	n/a	n/a	3	1	200.0
Northeast	7	5	7	40.0	0.0	26	28	-7.1
Bankruptcies	6	3	4	100.0	50.0	18	20	-10.0
Proposals	1	2	3	-50.0	-66.7	8	8	0.0
Northwest	0	1	0	-100.0	n/a	4	3	33.3
Bankruptcies	0	1	0	-100.0	n/a	3	3	0.0
Proposals	0	0	0	n/a	n/a	1	0	n/a
<b>Manitoba</b>	<b>9</b>	<b>9</b>	<b>7</b>	<b>0.0</b>	<b>28.6</b>	<b>41</b>	<b>27</b>	<b>51.9</b>
<b>Bankruptcies</b>	<b>4</b>	<b>7</b>	<b>7</b>	<b>-42.9</b>	<b>-42.9</b>	<b>30</b>	<b>25</b>	<b>20.0</b>
<b>Proposals</b>	<b>5</b>	<b>2</b>	<b>0</b>	<b>150.0</b>	<b>n/a</b>	<b>11</b>	<b>2</b>	<b>450.0</b>
Southeast	0	1	2	-100.0	-100.0	4	3	33.3
Bankruptcies	0	1	2	-100.0	-100.0	4	3	33.3
Proposals	0	0	0	n/a	n/a	0	0	n/a
South Central	0	0	0	n/a	n/a	2	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	1	0	n/a

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Southwest	1	0	1	n/a	0.0	6	6	0.0
Bankruptcies	1	0	1	n/a	0.0	6	5	20.0
Proposals	0	0	0	n/a	n/a	0	1	-100.0
North Central	0	0	0	n/a	n/a	1	1	0.0
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	1	-100.0
Winnipeg	2	7	4	-71.4	-50.0	19	14	35.7
Bankruptcies	2	5	4	-60.0	-50.0	14	14	0.0
Proposals	0	2	0	-100.0	n/a	5	0	n/a
Interlake	0	1	0	-100.0	n/a	1	2	-50.0
Bankruptcies	0	1	0	-100.0	n/a	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
Parklands	0	0	0	n/a	n/a	1	1	0.0
Bankruptcies	0	0	0	n/a	n/a	1	1	0.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
North	1	0	0	n/a	n/a	2	0	n/a
Bankruptcies	1	0	0	n/a	n/a	2	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Saskatchewan</b>	<b>26</b>	<b>35</b>	<b>23</b>	<b>-25.7</b>	<b>13.0</b>	<b>107</b>	<b>95</b>	<b>12.6</b>
<b>Bankruptcies</b>	<b>23</b>	<b>26</b>	<b>12</b>	<b>-11.5</b>	<b>91.7</b>	<b>75</b>	<b>56</b>	<b>33.9</b>
<b>Proposals</b>	<b>3</b>	<b>9</b>	<b>11</b>	<b>-66.7</b>	<b>-72.7</b>	<b>32</b>	<b>39</b>	<b>-17.9</b>
Regina - Moose Mountain	7	21	12	-66.7	-41.7	51	54	-5.6
Bankruptcies	6	13	4	-53.8	50.0	34	28	21.4
Proposals	1	8	8	-87.5	-87.5	17	26	-34.6
Swift Current - Moose Jaw	5	4	3	25.0	66.7	19	11	72.7
Bankruptcies	3	4	2	-25.0	50.0	12	6	100.0
Proposals	2	0	1	n/a	100.0	7	5	40.0
Saskatoon - Biggar	10	3	6	233.3	66.7	18	19	-5.3
Bankruptcies	10	3	5	233.3	100.0	15	15	0.0
Proposals	0	0	1	n/a	-100.0	3	4	-25.0
Yorkton - Melville	4	5	1	-20.0	300.0	13	4	225.0
Bankruptcies	4	5	1	-20.0	300.0	12	2	500.0
Proposals	0	0	0	n/a	n/a	1	2	-50.0
Prince Albert	0	2	1	-100.0	-100.0	6	7	-14.3
Bankruptcies	0	1	0	-100.0	n/a	2	5	-60.0
Proposals	0	1	1	-100.0	-100.0	4	2	100.0
Northern	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Alberta</b>	<b>49</b>	<b>57</b>	<b>62</b>	<b>-14.0</b>	<b>-21.0</b>	<b>210</b>	<b>221</b>	<b>-5.0</b>
<b>Bankruptcies</b>	<b>42</b>	<b>38</b>	<b>44</b>	<b>10.5</b>	<b>-4.5</b>	<b>153</b>	<b>175</b>	<b>-12.6</b>
<b>Proposals</b>	<b>7</b>	<b>19</b>	<b>18</b>	<b>-63.2</b>	<b>-61.1</b>	<b>57</b>	<b>46</b>	<b>23.9</b>
Lethbridge - Medicine Hat	1	0	3	n/a	-66.7	3	7	-57.1
Bankruptcies	1	0	1	n/a	0.0	2	5	-60.0
Proposals	0	0	2	n/a	-100.0	1	2	-50.0
Camrose - Drumheller	1	8	2	-87.5	-50.0	11	9	22.2
Bankruptcies	0	8	2	-100.0	-100.0	10	9	11.1
Proposals	1	0	0	n/a	n/a	1	0	n/a
Calgary	24	25	30	-4.0	-20.0	97	95	2.1
Bankruptcies	23	14	22	64.3	4.5	71	74	-4.1
Proposals	1	11	8	-90.9	-87.5	26	21	23.8
Banff - Jasper - Rocky Mountain House	0	2	2	-100.0	-100.0	4	7	-42.9
Bankruptcies	0	0	1	n/a	-100.0	2	5	-60.0
Proposals	0	2	1	-100.0	-100.0	2	2	0.0
Red Deer	2	2	3	0.0	-33.3	8	11	-27.3
Bankruptcies	1	2	3	-50.0	-66.7	5	10	-50.0
Proposals	1	0	0	n/a	n/a	3	1	200.0
Edmonton	15	17	19	-11.8	-21.1	73	62	17.7
Bankruptcies	13	12	13	8.3	0.0	54	47	14.9
Proposals	2	5	6	-60.0	-66.7	19	15	26.7
Athabasca - Grande Prairie - Peace River	4	2	2	100.0	100.0	8	15	-46.7
Bankruptcies	3	1	2	200.0	50.0	5	14	-64.3
Proposals	1	1	0	0.0	n/a	3	1	200.0
Wood Buffalo - Cold Lake	1	1	1	0.0	0.0	3	10	-70.0
Bankruptcies	1	1	1	0.0	0.0	3	8	-62.5
Proposals	0	0	0	n/a	n/a	0	2	-100.0
<b>British Columbia</b>	<b>33</b>	<b>23</b>	<b>32</b>	<b>43.5</b>	<b>3.1</b>	<b>128</b>	<b>106</b>	<b>20.8</b>
<b>Bankruptcies</b>	<b>15</b>	<b>16</b>	<b>21</b>	<b>-6.3</b>	<b>-28.6</b>	<b>84</b>	<b>74</b>	<b>13.5</b>
<b>Proposals</b>	<b>18</b>	<b>7</b>	<b>11</b>	<b>157.1</b>	<b>63.6</b>	<b>44</b>	<b>32</b>	<b>37.5</b>
Vancouver Island and Coast	3	2	6	50.0	-50.0	14	15	-6.7
Bankruptcies	3	2	4	50.0	-25.0	13	8	62.5
Proposals	0	0	2	n/a	-100.0	1	7	-85.7
Lower Mainland - Southwest	26	16	20	62.5	30.0	91	75	21.3
Bankruptcies	10	12	13	-16.7	-23.1	60	53	13.2
Proposals	16	4	7	300.0	128.6	31	22	40.9

**Table 6: Insolvencies Filed by Businesses by ER (cont'd)**

	Volume			% Change		12-Month Period Ending		
	Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
Thompson - Okanagan	4	2	2	100.0	100.0	17	10	70.0
Bankruptcies	2	1	0	100.0	n/a	8	8	0.0
Proposals	2	1	2	100.0	0.0	9	2	350.0
Kootenay	0	1	2	-100.0	-100.0	2	3	-33.3
Bankruptcies	0	1	2	-100.0	-100.0	1	2	-50.0
Proposals	0	0	0	n/a	n/a	1	1	0.0
Cariboo	0	1	1	-100.0	-100.0	1	1	0.0
Bankruptcies	0	0	1	n/a	-100.0	0	1	-100.0
Proposals	0	1	0	-100.0	n/a	1	0	n/a
North Coast	0	0	0	n/a	n/a	0	0	n/a
Bankruptcies	0	0	0	n/a	n/a	0	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Nechako	0	0	0	n/a	n/a	1	0	n/a
Bankruptcies	0	0	0	n/a	n/a	1	0	n/a
Proposals	0	0	0	n/a	n/a	0	0	n/a
Northeast	0	0	1	n/a	-100.0	1	2	-50.0
Bankruptcies	0	0	1	n/a	-100.0	1	2	-50.0
Proposals	0	0	0	n/a	n/a	0	0	n/a
<b>Northwest Territories</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
<b>Bankruptcies</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
<b>Proposals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>	<b>n/a</b>	<b>1</b>	<b>0</b>	<b>n/a</b>
<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>
<b>Bankruptcies</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>
<b>Proposals</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>
<b>Nunavut</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
<b>Bankruptcies</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>0</b>	<b>n/a</b>
<b>Proposals</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>



**Table 7: Insolvencies Filed by Consumers by CMA**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>St. John's</b>	<b>N.L.</b>	<b>245</b>	<b>272</b>	<b>325</b>	<b>-9.9</b>	<b>-24.6</b>	<b>1,187</b>	<b>1,181</b>	<b>0.5</b>
Bankruptcies		102	115	135	-11.3	-24.4	525	536	-2.1
Proposals		143	157	190	-8.9	-24.7	662	645	2.6
<b>Halifax</b>	<b>N.S.</b>	<b>492</b>	<b>537</b>	<b>475</b>	<b>-8.4</b>	<b>3.6</b>	<b>2,098</b>	<b>2,057</b>	<b>2.0</b>
Bankruptcies		228	252	268	-9.5	-14.9	1,044	1,207	-13.5
Proposals		264	285	207	-7.4	27.5	1,054	850	24.0
<b>Moncton</b>	<b>N.B.</b>	<b>233</b>	<b>244</b>	<b>240</b>	<b>-4.5</b>	<b>-2.9</b>	<b>1,055</b>	<b>944</b>	<b>11.8</b>
Bankruptcies		89	104	113	-14.4	-21.2	449	470	-4.5
Proposals		144	140	127	2.9	13.4	606	474	27.8
<b>Saint John</b>	<b>N.B.</b>	<b>246</b>	<b>185</b>	<b>163</b>	<b>33.0</b>	<b>50.9</b>	<b>842</b>	<b>785</b>	<b>7.3</b>
Bankruptcies		104	92	76	13.0	36.8	414	376	10.1
Proposals		142	93	87	52.7	63.2	428	409	4.6
<b>Saguenay</b>	<b>Que.</b>	<b>228</b>	<b>237</b>	<b>227</b>	<b>-3.8</b>	<b>0.4</b>	<b>948</b>	<b>896</b>	<b>5.8</b>
Bankruptcies		124	120	119	3.3	4.2	499	509	-2.0
Proposals		104	117	108	-11.1	-3.7	449	387	16.0
<b>Québec</b>	<b>Que.</b>	<b>976</b>	<b>977</b>	<b>983</b>	<b>-0.1</b>	<b>-0.7</b>	<b>3,849</b>	<b>3,656</b>	<b>5.3</b>
Bankruptcies		396	471	494	-15.9	-19.8	1,853	2,007	-7.7
Proposals		580	506	489	14.6	18.6	1,996	1,649	21.0
<b>Sherbrooke</b>	<b>Que.</b>	<b>277</b>	<b>284</b>	<b>286</b>	<b>-2.5</b>	<b>-3.1</b>	<b>1,042</b>	<b>1,113</b>	<b>-6.4</b>
Bankruptcies		143	166	158	-13.9	-9.5	595	690	-13.8
Proposals		134	118	128	13.6	4.7	447	423	5.7
<b>Trois-Rivières</b>	<b>Que.</b>	<b>227</b>	<b>250</b>	<b>216</b>	<b>-9.2</b>	<b>5.1</b>	<b>952</b>	<b>908</b>	<b>4.8</b>
Bankruptcies		109	140	115	-22.1	-5.2	542	559	-3.0
Proposals		118	110	101	7.3	16.8	410	349	17.5
<b>Montréal</b>	<b>Que.</b>	<b>4,439</b>	<b>4,852</b>	<b>4,659</b>	<b>-8.5</b>	<b>-4.7</b>	<b>18,896</b>	<b>18,620</b>	<b>1.5</b>
Bankruptcies		1,751	2,143	1,981	-18.3	-11.6	8,250	8,784	-6.1
Proposals		2,688	2,709	2,678	-0.8	0.4	10,646	9,836	8.2
<b>Ottawa - Gatineau</b>	<b>Ont./ Que.</b>	<b>1,181</b>	<b>1,229</b>	<b>1,278</b>	<b>-3.9</b>	<b>-7.6</b>	<b>4,983</b>	<b>4,899</b>	<b>1.7</b>
Bankruptcies		406	498	473	-18.5	-14.2	1,876	2,063	-9.1
Proposals		775	731	805	6.0	-3.7	3,107	2,836	9.6
<b>Kingston</b>	<b>Ont.</b>	<b>143</b>	<b>148</b>	<b>139</b>	<b>-3.4</b>	<b>2.9</b>	<b>576</b>	<b>524</b>	<b>9.9</b>
Bankruptcies		50	49	58	2.0	-13.8	214	238	-10.1
Proposals		93	99	81	-6.1	14.8	362	286	26.6
<b>Peterborough</b>	<b>Ont.</b>	<b>78</b>	<b>117</b>	<b>80</b>	<b>-33.3</b>	<b>-2.5</b>	<b>411</b>	<b>353</b>	<b>16.4</b>
Bankruptcies		24	35	22	-31.4	9.1	111	125	-11.2
Proposals		54	82	58	-34.1	-6.9	300	228	31.6
<b>Oshawa</b>	<b>Ont.</b>	<b>398</b>	<b>413</b>	<b>341</b>	<b>-3.6</b>	<b>16.7</b>	<b>1,570</b>	<b>1,186</b>	<b>32.4</b>
Bankruptcies		86	110	96	-21.8	-10.4	429	392	9.4
Proposals		312	303	245	3.0	27.3	1,141	794	43.7

**Table 7: Insolvencies Filed by Consumers by CMA (cont'd)**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Toronto</b>	<b>Ont.</b>	<b>4,348</b>	<b>4,385</b>	<b>3,885</b>	<b>-0.8</b>	<b>11.9</b>	<b>17,625</b>	<b>14,882</b>	<b>18.4</b>
Bankruptcies		965	1,114	1,021	-13.4	-5.5	4,585	4,475	2.5
Proposals		3,383	3,271	2,864	3.4	18.1	13,040	10,407	25.3
<b>Hamilton</b>	<b>Ont.</b>	<b>535</b>	<b>548</b>	<b>527</b>	<b>-2.4</b>	<b>1.5</b>	<b>2,236</b>	<b>1,963</b>	<b>13.9</b>
Bankruptcies		138	160	156	-13.8	-11.5	682	681	0.1
Proposals		397	388	371	2.3	7.0	1,554	1,282	21.2
<b>St. Catharines - Niagara</b>	<b>Ont.</b>	<b>356</b>	<b>377</b>	<b>349</b>	<b>-5.6</b>	<b>2.0</b>	<b>1,470</b>	<b>1,330</b>	<b>10.5</b>
Bankruptcies		115	132	133	-12.9	-13.5	529	540	-2.0
Proposals		241	245	216	-1.6	11.6	941	790	19.1
<b>Kitchener</b>	<b>Ont.</b>	<b>422</b>	<b>346</b>	<b>393</b>	<b>22.0</b>	<b>7.4</b>	<b>1,676</b>	<b>1,544</b>	<b>8.5</b>
Bankruptcies		108	116	129	-6.9	-16.3	530	562	-5.7
Proposals		314	230	264	36.5	18.9	1,146	982	16.7
<b>Brantford</b>	<b>Ont.</b>	<b>96</b>	<b>127</b>	<b>117</b>	<b>-24.4</b>	<b>-17.9</b>	<b>446</b>	<b>399</b>	<b>11.8</b>
Bankruptcies		27	30	39	-10.0	-30.8	128	133	-3.8
Proposals		69	97	78	-28.9	-11.5	318	266	19.5
<b>Guelph</b>	<b>Ont.</b>	<b>117</b>	<b>134</b>	<b>76</b>	<b>-12.7</b>	<b>53.9</b>	<b>497</b>	<b>407</b>	<b>22.1</b>
Bankruptcies		36	53	32	-32.1	12.5	192	194	-1.0
Proposals		81	81	44	0.0	84.1	305	213	43.2
<b>London</b>	<b>Ont.</b>	<b>459</b>	<b>467</b>	<b>442</b>	<b>-1.7</b>	<b>3.8</b>	<b>1,892</b>	<b>1,799</b>	<b>5.2</b>
Bankruptcies		144	156	150	-7.7	-4.0	626	681	-8.1
Proposals		315	311	292	1.3	7.9	1,266	1,118	13.2
<b>Windsor</b>	<b>Ont.</b>	<b>271</b>	<b>287</b>	<b>236</b>	<b>-5.6</b>	<b>14.8</b>	<b>1,157</b>	<b>1,073</b>	<b>7.8</b>
Bankruptcies		95	99	89	-4.0	6.7	425	470	-9.6
Proposals		176	188	147	-6.4	19.7	732	603	21.4
<b>Barrie</b>	<b>Ont.</b>	<b>257</b>	<b>257</b>	<b>229</b>	<b>0.0</b>	<b>12.2</b>	<b>979</b>	<b>849</b>	<b>15.3</b>
Bankruptcies		56	69	73	-18.8	-23.3	263	289	-9.0
Proposals		201	188	156	6.9	28.8	716	560	27.9
<b>Greater Sudbury</b>	<b>Ont.</b>	<b>265</b>	<b>259</b>	<b>206</b>	<b>2.3</b>	<b>28.6</b>	<b>1,023</b>	<b>887</b>	<b>15.3</b>
Bankruptcies		90	84	60	7.1	50.0	363	324	12.0
Proposals		175	175	146	0.0	19.9	660	563	17.2
<b>Thunder Bay</b>	<b>Ont.</b>	<b>105</b>	<b>103</b>	<b>88</b>	<b>1.9</b>	<b>19.3</b>	<b>401</b>	<b>371</b>	<b>8.1</b>
Bankruptcies		62	65	50	-4.0	24.0	232	230	0.9
Proposals		43	38	38	13.2	13.2	169	141	19.9
<b>Winnipeg</b>	<b>Man.</b>	<b>529</b>	<b>531</b>	<b>461</b>	<b>-0.4</b>	<b>14.8</b>	<b>2,112</b>	<b>1,959</b>	<b>7.8</b>
Bankruptcies		138	191	197	-27.7	-29.9	793	928	-14.5
Proposals		391	340	264	15.0	48.1	1,319	1,031	27.9
<b>Regina</b>	<b>Sask.</b>	<b>208</b>	<b>259</b>	<b>216</b>	<b>-19.7</b>	<b>-3.7</b>	<b>940</b>	<b>913</b>	<b>3.0</b>
Bankruptcies		63	70	54	-13.7	16.7	275	232	18.5
Proposals		145	186	162	-22.0	-10.5	665	681	-2.3

**Table 7: Insolvencies Filed by Consumers by CMA (cont'd)**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Saskatoon</b>	<b>Sask.</b>	<b>242</b>	<b>281</b>	<b>245</b>	<b>-13.9</b>	<b>-1.2</b>	<b>970</b>	<b>996</b>	<b>-2.6</b>
Bankruptcies		86	119	90	-27.7	-4.4	372	379	-1.8
Proposals		156	162	155	-3.7	0.6	598	617	-3.1
<b>Calgary</b>	<b>Alta.</b>	<b>1,411</b>	<b>1,388</b>	<b>1,240</b>	<b>1.7</b>	<b>13.8</b>	<b>5,593</b>	<b>5,079</b>	<b>10.1</b>
Bankruptcies		398	465	487	-14.4	-18.3	1,850	1,791	3.3
Proposals		1,013	923	753	9.8	34.5	3,743	3,288	13.8
<b>Edmonton</b>	<b>Alta.</b>	<b>1,370</b>	<b>1,315</b>	<b>1,268</b>	<b>4.2</b>	<b>8.0</b>	<b>5,374</b>	<b>4,783</b>	<b>12.4</b>
Bankruptcies		356	416	415	-14.4	-14.2	1,614	1,513	6.7
Proposals		1,014	899	853	12.8	18.9	3,760	3,270	15.0
<b>Kelowna</b>	<b>B.C.</b>	<b>142</b>	<b>146</b>	<b>139</b>	<b>-2.7</b>	<b>2.2</b>	<b>578</b>	<b>538</b>	<b>7.4</b>
Bankruptcies		53	54	52	-1.9	1.9	208	219	-5.0
Proposals		89	92	87	-3.3	2.3	370	319	16.0
<b>Abbotsford</b>	<b>B.C.</b>	<b>93</b>	<b>112</b>	<b>88</b>	<b>-17.0</b>	<b>5.7</b>	<b>447</b>	<b>352</b>	<b>27.0</b>
Bankruptcies		40	33	33	21.2	21.2	168	132	27.3
Proposals		53	79	55	-32.9	-3.6	279	220	26.8
<b>Vancouver</b>	<b>B.C.</b>	<b>1,144</b>	<b>1,284</b>	<b>1,126</b>	<b>-10.9</b>	<b>1.6</b>	<b>5,107</b>	<b>4,638</b>	<b>10.1</b>
Bankruptcies		375	398	393	-5.8	-4.6	1,625	1,638	-0.8
Proposals		769	886	733	-13.2	4.9	3,482	3,000	16.1
<b>Victoria</b>	<b>B.C.</b>	<b>244</b>	<b>262</b>	<b>243</b>	<b>-6.9</b>	<b>0.4</b>	<b>1,052</b>	<b>1,032</b>	<b>1.9</b>
Bankruptcies		78	76	75	2.6	4.0	312	323	-3.4
Proposals		166	186	168	-10.8	-1.2	740	709	4.4

**Table 8: Insolvencies Filed by Businesses by CMA**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>St. John's</b>	<b>N.L.</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>-100.0</b>	<b>-100.0</b>	<b>12</b>	<b>14</b>	<b>-14.3</b>
Bankruptcies		0	4	4	-100.0	-100.0	10	12	-16.7
Proposals		0	1	0	-100.0	n/a	2	2	0.0
<b>Halifax</b>	<b>N.S.</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>20.0</b>	<b>0.0</b>	<b>29</b>	<b>24</b>	<b>20.8</b>
Bankruptcies		4	5	5	-20.0	-20.0	23	17	35.3
Proposals		2	0	1	n/a	100.0	6	7	-14.3
<b>Moncton</b>	<b>N.B.</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>-100.0</b>	<b>-100.0</b>	<b>12</b>	<b>9</b>	<b>33.3</b>
Bankruptcies		0	1	1	-100.0	-100.0	10	6	66.7
Proposals		0	1	1	-100.0	-100.0	2	3	-33.3
<b>Saint John</b>	<b>N.B.</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>8</b>	<b>-25.0</b>
Bankruptcies		2	1	0	100.0	n/a	5	7	-28.6
Proposals		0	0	1	n/a	-100.0	1	1	0.0
<b>Saguenay</b>	<b>Que.</b>	<b>8</b>	<b>8</b>	<b>11</b>	<b>0.0</b>	<b>-27.3</b>	<b>39</b>	<b>34</b>	<b>14.7</b>
Bankruptcies		8	7	9	14.3	-11.1	35	28	25.0
Proposals		0	1	2	-100.0	-100.0	4	6	-33.3
<b>Québec</b>	<b>Que.</b>	<b>70</b>	<b>60</b>	<b>64</b>	<b>16.7</b>	<b>9.4</b>	<b>217</b>	<b>248</b>	<b>-12.5</b>
Bankruptcies		50	52	53	-3.8	-5.7	163	195	-16.4
Proposals		20	8	11	150.0	81.8	54	53	1.9
<b>Sherbrooke</b>	<b>Que.</b>	<b>16</b>	<b>9</b>	<b>6</b>	<b>77.8</b>	<b>166.7</b>	<b>41</b>	<b>31</b>	<b>32.3</b>
Bankruptcies		11	9	5	22.2	120.0	30	28	7.1
Proposals		5	0	1	n/a	400.0	11	3	266.7
<b>Trois-Rivières</b>	<b>Que.</b>	<b>6</b>	<b>11</b>	<b>16</b>	<b>-45.5</b>	<b>-62.5</b>	<b>38</b>	<b>53</b>	<b>-28.3</b>
Bankruptcies		3	11	15	-72.7	-80.0	32	41	-22.0
Proposals		3	0	1	n/a	200.0	6	12	-50.0
<b>Montréal</b>	<b>Que.</b>	<b>264</b>	<b>268</b>	<b>286</b>	<b>-1.5</b>	<b>-7.7</b>	<b>1,082</b>	<b>1,057</b>	<b>2.4</b>
Bankruptcies		193	191	223	1.0	-13.5	799	810	-1.4
Proposals		71	77	63	-7.8	12.7	283	247	14.6
<b>Ottawa - Gatineau</b>	<b>Ont./</b>	<b>42</b>	<b>41</b>	<b>40</b>	<b>2.4</b>	<b>5.0</b>	<b>178</b>	<b>152</b>	<b>17.1</b>
Bankruptcies	<b>Que.</b>	30	27	30	11.1	0.0	121	108	12.0
Proposals		12	14	10	-14.3	20.0	57	44	29.5
<b>Kingston</b>	<b>Ont.</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>2</b>	<b>4</b>	<b>-50.0</b>
Bankruptcies		0	1	0	-100.0	n/a	2	3	-33.3
Proposals		0	0	0	n/a	n/a	0	1	-100.0
<b>Peterborough</b>	<b>Ont.</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>-100.0</b>	<b>1</b>	<b>5</b>	<b>-80.0</b>
Bankruptcies		0	0	1	n/a	-100.0	1	5	-80.0
Proposals		0	0	0	n/a	n/a	0	0	n/a
<b>Oshawa</b>	<b>Ont.</b>	<b>2</b>	<b>5</b>	<b>7</b>	<b>-60.0</b>	<b>-71.4</b>	<b>17</b>	<b>24</b>	<b>-29.2</b>
Bankruptcies		0	5	6	-100.0	-100.0	11	20	-45.0
Proposals		2	0	1	n/a	100.0	6	4	50.0

**Table 8: Insolvencies Filed by Businesses by CMA (cont'd)**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Toronto</b>	<b>Ont.</b>	<b>120</b>	<b>117</b>	<b>120</b>	<b>2.6</b>	<b>0.0</b>	<b>443</b>	<b>496</b>	<b>-10.7</b>
Bankruptcies		71	73	91	-2.7	-22.0	296	358	-17.3
Proposals		49	44	29	11.4	69.0	147	138	6.5
<b>Hamilton</b>	<b>Ont.</b>	<b>3</b>	<b>5</b>	<b>15</b>	<b>-40.0</b>	<b>-80.0</b>	<b>39</b>	<b>50</b>	<b>-22.0</b>
Bankruptcies		3	5	13	-40.0	-76.9	35	38	-7.9
Proposals		0	0	2	n/a	-100.0	4	12	-66.7
<b>St. Catharines - Niagara</b>	<b>Ont.</b>	<b>4</b>	<b>6</b>	<b>7</b>	<b>-33.3</b>	<b>-42.9</b>	<b>23</b>	<b>17</b>	<b>35.3</b>
Bankruptcies		3	5	5	-40.0	-40.0	19	14	35.7
Proposals		1	1	2	0.0	-50.0	4	3	33.3
<b>Kitchener</b>	<b>Ont.</b>	<b>3</b>	<b>1</b>	<b>9</b>	<b>200.0</b>	<b>-66.7</b>	<b>21</b>	<b>21</b>	<b>0.0</b>
Bankruptcies		2	0	4	n/a	-50.0	17	15	13.3
Proposals		1	1	5	0.0	-80.0	4	6	-33.3
<b>Brantford</b>	<b>Ont.</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>-50.0</b>	<b>-66.7</b>	<b>7</b>	<b>9</b>	<b>-22.2</b>
Bankruptcies		1	2	0	-50.0	n/a	6	2	200.0
Proposals		0	0	3	n/a	-100.0	1	7	-85.7
<b>Guelph</b>	<b>Ont.</b>	<b>6</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>500.0</b>	<b>8</b>	<b>7</b>	<b>14.3</b>
Bankruptcies		3	0	1	n/a	200.0	3	6	-50.0
Proposals		3	0	0	n/a	n/a	5	1	400.0
<b>London</b>	<b>Ont.</b>	<b>5</b>	<b>10</b>	<b>2</b>	<b>-50.0</b>	<b>150.0</b>	<b>27</b>	<b>23</b>	<b>17.4</b>
Bankruptcies		2	6	1	-66.7	100.0	17	13	30.8
Proposals		3	4	1	-25.0	200.0	10	10	0.0
<b>Windsor</b>	<b>Ont.</b>	<b>6</b>	<b>5</b>	<b>7</b>	<b>20.0</b>	<b>-14.3</b>	<b>18</b>	<b>24</b>	<b>-25.0</b>
Bankruptcies		4	5	3	-20.0	33.3	16	18	-11.1
Proposals		2	0	4	n/a	-50.0	2	6	-66.7
<b>Barrie</b>	<b>Ont.</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>250.0</b>	<b>250.0</b>	<b>12</b>	<b>15</b>	<b>-20.0</b>
Bankruptcies		5	2	0	150.0	n/a	9	10	-10.0
Proposals		2	0	2	n/a	0.0	3	5	-40.0
<b>Greater Sudbury</b>	<b>Ont.</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>-50.0</b>	<b>n/a</b>	<b>5</b>	<b>6</b>	<b>-16.7</b>
Bankruptcies		1	1	0	0.0	n/a	4	4	0.0
Proposals		0	1	0	-100.0	n/a	1	2	-50.0
<b>Thunder Bay</b>	<b>Ont.</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>-100.0</b>	<b>n/a</b>	<b>3</b>	<b>3</b>	<b>0.0</b>
Bankruptcies		0	1	0	-100.0	n/a	2	3	-33.3
Proposals		0	0	0	n/a	n/a	1	0	n/a
<b>Winnipeg</b>	<b>Man.</b>	<b>2</b>	<b>7</b>	<b>4</b>	<b>-71.4</b>	<b>-50.0</b>	<b>21</b>	<b>15</b>	<b>40.0</b>
Bankruptcies		2	5	4	-60.0	-50.0	16	15	6.7
Proposals		0	2	0	-100.0	n/a	5	0	n/a
<b>Regina</b>	<b>Sask.</b>	<b>7</b>	<b>19</b>	<b>7</b>	<b>-63.2</b>	<b>0.0</b>	<b>43</b>	<b>40</b>	<b>7.5</b>
Bankruptcies		6	12	3	-50.0	100.0	30	22	36.4
Proposals		1	7	4	-85.7	-75.0	13	18	-27.8

**Table 8: Insolvencies Filed by Businesses by CMA (cont'd)**

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2020	Q4 2019	Q1 2019	Q4 2019 to Q1 2020	Q1 2019 to Q1 2020	03-31-2020	03-31-2019	% Change
<b>Saskatoon</b>	<b>Sask.</b>	<b>8</b>	<b>3</b>	<b>5</b>	<b>166.7</b>	<b>60.0</b>	<b>13</b>	<b>16</b>	<b>-18.8</b>
Bankruptcies		8	3	4	166.7	100.0	12	12	0.0
Proposals		0	0	1	n/a	-100.0	1	4	-75.0
<b>Calgary</b>	<b>Alta.</b>	<b>23</b>	<b>22</b>	<b>28</b>	<b>4.5</b>	<b>-17.9</b>	<b>86</b>	<b>84</b>	<b>2.4</b>
Bankruptcies		22	13	22	69.2	0.0	66	64	3.1
Proposals		1	9	6	-88.9	-83.3	20	20	0.0
<b>Edmonton</b>	<b>Alta.</b>	<b>15</b>	<b>16</b>	<b>19</b>	<b>-6.3</b>	<b>-21.1</b>	<b>67</b>	<b>60</b>	<b>11.7</b>
Bankruptcies		13	11	13	18.2	0.0	49	44	11.4
Proposals		2	5	6	-60.0	-66.7	18	16	12.5
<b>Kelowna</b>	<b>B.C.</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0.0</b>	<b>n/a</b>	<b>7</b>	<b>2</b>	<b>250.0</b>
Bankruptcies		2	1	0	100.0	n/a	4	2	100.0
Proposals		0	1	0	-100.0	n/a	3	0	n/a
<b>Abbotsford</b>	<b>B.C.</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>n/a</b>	<b>0.0</b>	<b>4</b>	<b>9</b>	<b>-55.6</b>
Bankruptcies		1	0	1	n/a	0.0	3	9	-66.7
Proposals		0	0	0	n/a	n/a	1	0	n/a
<b>Vancouver</b>	<b>B.C.</b>	<b>24</b>	<b>9</b>	<b>17</b>	<b>166.7</b>	<b>41.2</b>	<b>76</b>	<b>58</b>	<b>31.0</b>
Bankruptcies		8	7	10	14.3	-20.0	50	36	38.9
Proposals		16	2	7	700.0	128.6	26	22	18.2
<b>Victoria</b>	<b>B.C.</b>	<b>3</b>	<b>1</b>	<b>4</b>	<b>200.0</b>	<b>-25.0</b>	<b>10</b>	<b>9</b>	<b>11.1</b>
Bankruptcies		3	1	3	200.0	0.0	9	5	80.0
Proposals		0	0	1	n/a	-100.0	1	4	-75.0