

## Accepted Manuscript

Trade Credit Contracting under Asymmetric Credit Default Risk:  
Screening, Checking or Insurance

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**Highlights**

- A decentralized supply chain with asymmetric credit level information is modeled.
- The high credit type retailer's consumption is always limited.
- The low credit type retailer consistently obtains a longer credit period.
- The insurance mechanism is only employed when the retailer's credit state is relatively poor.
- The default risk gap is the main factor for choosing the screening or checking mechanism.

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