



Supplementary Materials

Table S1. Player's Strategy Profile

Strategy	Explanation
S ₀	Due to the low amount of loss cost and the possibility of returning the people's situation to the before of flood occurrence, the government does not assist to the people.
S ₁	The insurance companies do not have flood compensation because the loss amount is lower than franchise.
S ₂	Flood loss compensation for people through A Insurance plan from Iran insurance company + the government assist the G ₁ amount to the people
S ₃	Flood loss compensation for people through A Insurance plan from Iran insurance company + the government assist the G ₂ amount to the people
S ₄	Flood loss compensation for people through A Insurance plan from Iran insurance company + the government assist the G ₃ amount to the people
S ₅	Flood loss compensation for people through B Insurance plan from Asia insurance company + the government assist the G ₁ amount to the people
S ₆	Flood loss compensation for people through B Insurance plan from Asia insurance company + the government assist the G ₂ amount to the people
S ₇	Flood loss compensation for people through B Insurance plan from Asia insurance company + The government assist the G ₂ amount to the people
S ₈	Flood loss compensation for people through C Insurance plan from MA insurance company + the government assist the G ₁ amount to the people
S ₉	Flood loss compensation for people through C Insurance plan from MA insurance company + the government assist the G ₂ amount to the people
S ₁₀	Flood loss compensation for people through C Insurance plan from MA insurance company + the government assist the G ₃ amount to the people
S ₁₁	The property owner do not have insurance plan and they only receive cash assistance of G ₁ from government
S ₁₂	The property owner do not have insurance plan and they only receive cash assistance of G ₂ from government
S ₁₃	The property owner do not have insurance plan and they only receive cash assistance of G ₃ from government
S ₁₄	The government assist the G ₁ amount to the property owner
S ₁₅	The government assist the G ₂ amount to the property owner
S ₁₆	The government assist the G ₃ amount to the property owner
S ₁₇	Flood loss compensation by Iran insurance company in A' Insurance plan + the government assist the G ₁ amount to the people
S ₁₈	Flood loss compensation by Iran insurance company in A' Insurance plan + the government assist the G ₂ amount to the people
S ₁₉	Flood loss compensation by Iran insurance company in A' Insurance plan + the government assist the G ₃ amount to the people
S ₂₀	Flood loss compensation by Asia insurance company in B' Insurance plan + the government assist the G ₁ amount to the people
S ₂₁	Flood loss compensation by Asia insurance company in B' Insurance plan + the government assist the G ₂ amount to the people
S ₂₂	Flood loss compensation by Asia insurance company in B' Insurance plan + the government assist the G ₃ amount to the people
S ₂₃	Flood loss compensation by MA insurance company in C' Insurance plan + the government assist the G ₁ amount to the people
S ₂₄	Flood loss compensation by MA insurance company in C' Insurance plan + the government assist the G ₂ amount to the people
S ₂₅	Flood loss compensation by MA insurance company in C' Insurance plan + the government assist the G ₃ amount to the people
S ₂₆	Flood loss compensation by Iran insurance company in A Insurance plan
S ₂₇	Flood loss compensation by Asia insurance company in B Insurance plan
S ₂₉	Flood loss compensation by MA insurance company in C Insurance plan
S ₃₀	Flood loss compensation by Iran insurance company in A' Insurance plan
S ₃₁	Flood loss compensation by Asia insurance company in B' Insurance plan
S ₃₂	Flood loss compensation by MA insurance company in C' Insurance plan