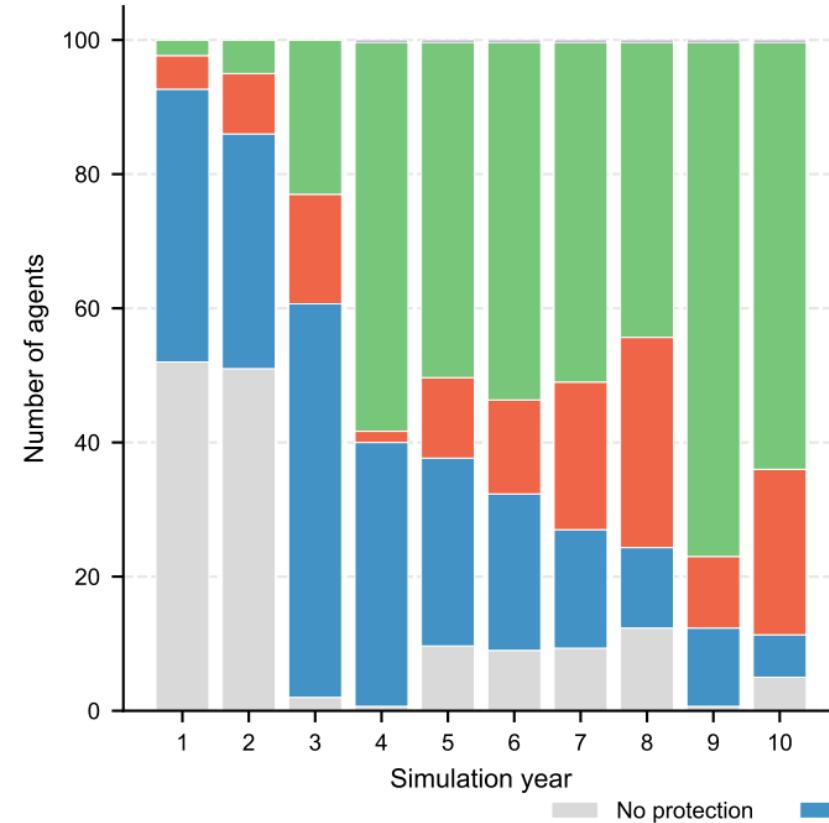
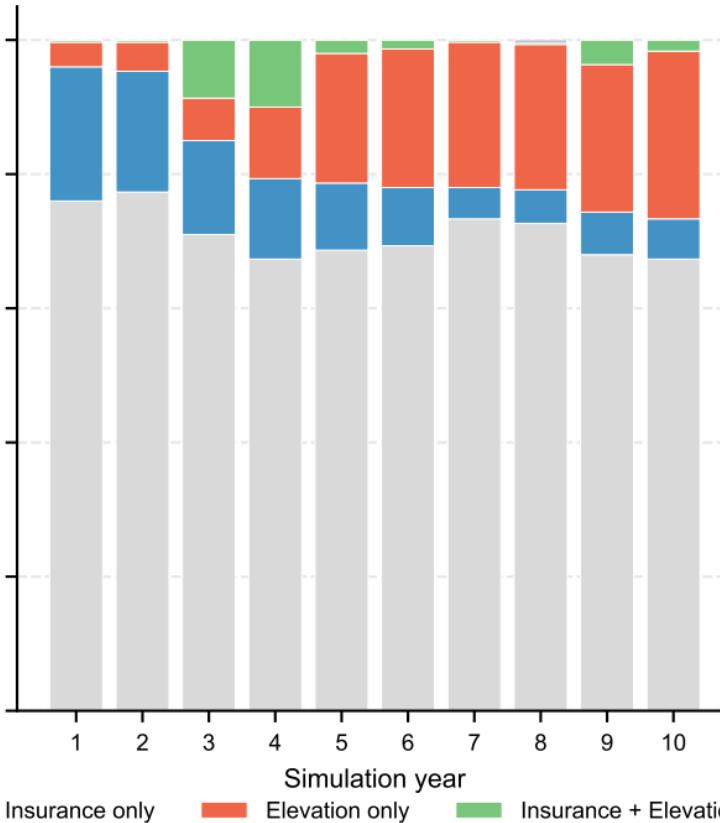


Flood-adaptation trajectories across agent types

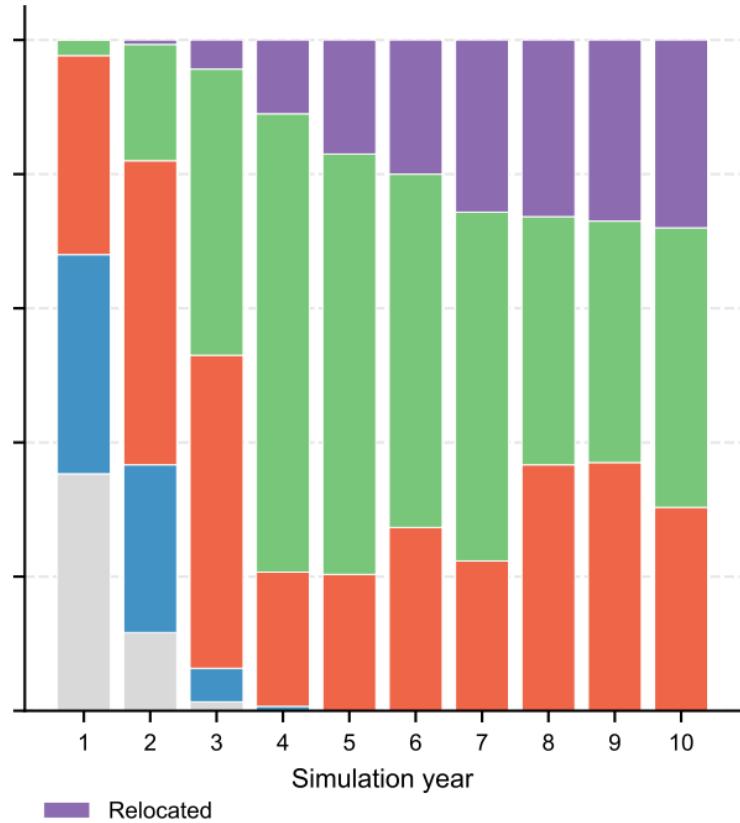
(a) Rule-based PMT



(b) Ungoverned language agent



(c) Governed language agent



No protection

Insurance only

Elevation only

Insurance + Elevation

Relocated