

Should you bid thin games?

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At IMPs scoring

If you are a cautious bidder, and stay out of a makeable game, you lose 250 points (6 IMPs) non-vulnerable, or 450 points (10 IMPs) vulnerable. On the other hand, if you bid a game which fails by one trick, you lose 170, 180 or 190 points (5 IMPs) non-vulnerable, or 220, 230 or 240 points (6 IMPs) vulnerable.

Since the penalty for underbidding is greater than the penalty for over bidding, it pays to strain for game. Indeed you should bid a non-vulnerable game if you estimate that your chance of making it is greater than $5/11$ (45.5%) and a vulnerable game if you estimate your chance of making it is greater than $6/16$ (37.5%).

For example, you should always bid a game which depends on a simple finesse, but not one which depends on a finesse plus a 3-2 division of the outstanding trumps.

At pairs with match-point scoring

At pairs, Sheehan's rule applies: Estimate your own percentage chance of making the game, and also estimate what percent of the other declarers will make the game. If and only if the two percentages add up to more than 100 should you bid the game. Note that it is totally immaterial whether or not your competitors bid the game