

INSURANCE INDEX=3

Pair Splitting

	Dealer's Upcard									
	2	3	4	5	6	7	8	9	T	A
(A,A)										
(T,T)										
(9,9)										
(8,8)										
(7,7)										
(6,6)										
(5,5)										
(4,4)										
(3,3)										
(2,2)										

First Number/Letter is DAS game. Second is NDAS.

R=Reverse BS at that number or higher.

Key:	Y	Yes, Split the pair.
	N	No, Don't split the pair.

Soft Totals

	Dealer's Upcard									
	2	3	4	5	6	7	8	9	T	A
(A,10)										
(A,9)										
(A,8)										
(A,7)										
(A,6)										
(A,5)										
(A,4)										
(A,3)										
(A,2)										

	H	Hit
	S	Stand
	D	Double if allowed; If not, hit.
	Ds	Double if allowed; If not, stand.

Key:

Hard Totals

	Dealer's Upcard									
	2	3	4	5	6	7	8	9	T	A
17										
16										
15										
14										
13										
12										
11										
10										
9										
8										
7										

	H	Hit
	S	Stand
	D	Double if allowed; If not, hit.

Key:

Hard Totals- Surrender

	Dealer's Upcard									
	2	3	4	5	6	7	8	9	T	A
17										
16										
15										
14										
Key:	H	Hit								