



World Handicap System

Rules of Handicapping 2020

Summary

The World Handicap System (WHS) has been developed by The R&A and USGA in co-ordination with existing handicapping authorities around the world to provide a single method by which handicaps are measured. This is intended to provide a more consistent measure of playing ability and to make the players handicap portable throughout the world.

A key objective of the initiative was to develop a modern system, enabling as many golfers as possible to obtain and maintain a Handicap Index. Golfers will be able to transport their Handicap Index globally and compete or play a casual round with players from other regions on a fair basis. It will also indicate the score a golfer is reasonably capable of achieving the next time they go out to play.

The WHS has two main components – the Rules of Handicapping and the Course Rating System. The Rules of Handicapping are encompassed within seven Rules to inform administrators and golfers on how an official Handicap Index is calculated and administered, with some flexibility given to National Associations based on how the sport is played and enjoyed in their region.

The new Course Rating System will be similar to the current system with a Course & Slope Rating to establish a course's difficulty and together, these components will become the foundational elements in determining a golfer's Handicap Index.

Provided sufficient holes are completed, the round is played by the Rules of Golf and using an acceptable format, the player will be required to submit the score the same day of play. This is important as posted scores will not only be used to determine the players own handicap index which will be revised each day, but will be used in an playing condition calculation.

* Note: It is strongly recommended that gross scores are submitted as 'hole by hole' entries as this will ensure the correct **Net Double Bogey** adjustments are included. The new GHIN Mobile App will be available shortly which enables HBH entries and will greatly assist in this process.

The following is a summary of the changes that will be coming into effect in Bermuda in January 2020 (some jurisdictions will be implementing the system later in the year once their courses have been rated).

Rule 1 – Purpose and Authorization; Obtaining a Handicap Index		
1.1	Purpose of the handicapping system	To enhance the enjoyment of the game, give as many golfers as possible the opportunity to obtain and use their handicap index on any course around the world and to be able to compete on a fair and equal basis
1.3	Responsibility of Player	<ul style="list-style-type: none"> • Follow the rules of handicapping • Make the best score possible • Submit acceptable score as soon as possible after each round • Play by the rules of golf • Certify scores of other players
1.4	How to obtain a Handicap Index	<ul style="list-style-type: none"> • Become a member of a club • Join the Bermuda Golf Association

Rule 2 – Score Acceptable for Handicapping Purposes		
2.1	Acceptability of Scores	<ul style="list-style-type: none"> • Must be played under authorized format • Played with at least one other person • Played by the rules of golf • On a course with Course & Slope Rating
2.2	Minimum Holes Played	<ul style="list-style-type: none"> • 18 hole score – a minimum of 14 holes must be played • 9 hole score – a minimum of 7 holes must be played <p>Note: More than 9 but less than 14 enter as a 9 hole score</p>

Rule 3 – Adjustment of Hole Scores		
3.1	Maximum Hole Score for Handicapping Purposes (e.g. a stroke play event where a player is required to hole out and makes a high gross score).	<p>Net Double Bogey</p> <p>Par + 2 strokes + handicap strokes (minus handicap strokes for a plus handicap player)</p>
3.2	When a Hole is Not Started (e.g. Play stopped due to darkness, weather etc)	<p>Record Net Par (for holes not completed)</p> <ul style="list-style-type: none"> • 18 hole score – a minimum of 14 holes must be played • 9 hole score – a minimum of 7 holes must be played

		Note: More that 9 but less than 14 enter as a 9-hole score
3.3	Hole Started but Not Completed (e.g. In a team or partner competition where player cannot better score of team mates and picks up)	<p>Record Most Likely Score</p> <p>Using the following guidelines</p> <ol style="list-style-type: none"> 1. Within 5' of hole – add 1 stroke 2. Between 5' and 20 yards – add 2 or 3 additional strokes 3. Over 20 yards – add 3 or 4 additional strokes <p>Most Likely Score must NOT Exceed Net Double Bogey</p>

Rule 4 – Information Required for Submitting a Score		
4.1	General Information	<ul style="list-style-type: none"> • Must be an acceptable score • Recorded in chronological order • Hole by Hole (strongly recommended) • Adjusted Gross Score (i.e. reduced to a net double bogey)
4.3	Time Frame for Submitting a Score (Handicap Indexes will be updated daily and will have a Playing Condition Calculation (PCC) applied where applicable)	<ul style="list-style-type: none"> • As soon as possible after the round • Before midnight on the day of play <p>Note: Scores submitted late will not be used in the PCC calculation, but will receive the PCC adjustment retroactively when finally submitted)</p>
4.4	Certification of a Score	<ul style="list-style-type: none"> • Peer review • Handicap Committee
4.5	Minimum Number of Scores to Obtain an Initial Handicap	An Initial Handicap Index can be obtained by submitted acceptable scores from a minimum of 54 holes

Rule 5 – Handicap Index Calculation		
5.1	Calculation of Score Differential (See below)	The formula below is for an 18-hole index. A Player Condition Calculation will only be applied where required)
<p>Score Differential = (113 ÷ Slope Rating) x (Adjusted Gross Score – Course Rating – PCC Adjustment)</p>		
5.2	Calculation of a Handicap Index Note: A special procedure exists where a player has less than 20 scores.	A Handicap Index is calculated from the average of the lowest 8 score differentials in the last 20 scores.
5.3	Maximum Handicap Index	The Maximum Handicap Index that may be issued to a player is 54.0 (men & ladies)

5.6	Playing Condition Calculation	Course ratings are based on normal playing conditions. However, weather, course conditions or course set up may cause players scores to be higher than normal. Under such circumstances the system may adjust score differentials by -1.0, 0.0, +1.0, +2.0, or +3.0
5.7	Low Handicap Index	The Low Handicap Index represents the demonstrated ability of a player over the 365-day period preceding the day on which the most recent score in their scoring record was played and provides a reference point against which the current Handicap Index can be compared.
5.8	Limit on Upward Movement of a Handicap Index (HI)	The Soft Cap – this is triggered when the difference between a player’s newly calculated HI and their Low HI is greater than 3 strokes – any further increases will be suppressed by restricting the increase to 50% The Hard Cap – this is triggered to restrict the increase to a maximum of 5 strokes above the Low HI, after the soft cap has been applied. Note: There is no limit on which a player’s HI may decrease!
5.9	Submission of an Exceptional Score	If a player posts an ‘exceptional’ score which is considerably lower than their handicap, their HI will be reduced as follows: 7.0 – 9.9 Lower – Reduction of -1.0 10.0 or more – Reduction of -2.0 The reductions are cumulative and are applied to the last 20 scores which are gradually worked off as further scores are submitted.

Rule 6 – Course Handicap & Playing Handicap Calculation		
6.1	Course Handicap Calculation	For handicap purposes, a Course Handicap is used to determine the number of strokes that a player receives on any golf course and for the correct application of net par and net double bogey adjustments. An 18-hole handicap is calculated as follows:
Course Handicap = Handicap Index x (Slope Rating ÷ 113) + Course Rating – Par		

6.2	Playing Handicap Calculation (e.g. depending on the format, a player's handicap may be reduced by the appropriate percentage such as 75%, 50% etc)	For handicap purposes, a Course Handicap is used to determine the number of strokes that a player receives on any golf course and for the correct application of net par and net double bogey adjustments. An 18-hole playing handicap is calculated as follows:
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Playing Handicap = Course Handicap x Handicap Allowance
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Rule 7 – Committee Actions		
Conducting a Handicap Review and Adjusting a Handicap Index		
Each golf club or organization is responsible for forming a Handicap Committee to ensure the successful administration of a player's Handicap Index and is required to intervene when the calculated Handicap Index is no longer reflective of the player's demonstrated ability. There are various tools by which a Handicap Committee may fulfil this role.		
7.1a(i)	Handicap Review	<ul style="list-style-type: none"> • Annual Handicap Review • Consider the evidence and background of the player i.e. injury etc • Previously held handicaps • Player's ability rapidly improving or declining • Performance in different formats and events i.e. tournament play v general play • Attempts to gain an unfair advantage
7.1a(ii)	Adjusting a Handicap Index (Based on the available evidence following a handicap review)	<ul style="list-style-type: none"> i) Reset the player's Handicap Index with a small adjustment to better reflect their demonstrated ability. ii) Freeze the Handicap Index at a level selected by the Handicap Committee for a defined period of time.
7.1b	Applying a Penalty Score	In a situation where a player fails to submit a score from an authorized format of play in a timely manner, the Handicap Committee should investigate the reason and take appropriate action.
7.1b(i)	Player has a valid reason for not posting a score	<p>Option 1 – If player has completed the minimum number of scores and it is an acceptable score – Must be posted</p> <p>Option 2 – Not completed minimum number of holes or not acceptable score - Must NOT be posted</p>
7.1b(ii)	No Valid Reason for Not Posting a Score	<ul style="list-style-type: none"> i) If player has completed minimum number of scores and it is an acceptable score – Must be posted ii) If the Handicap Committee concludes that a player failed to

		submit a score to gain an unfair advantage, it should consider withdrawing the player's Handicap Index and/or apply a penalty score (high or low depending on intent).
7.1b(iii)	Reinstating a Handicap Index	Reinstatement of a player's Handicap Index will be required after it has been withdrawn for a period of time. To determine the level of reinstatement the Handicap Committee should consider: <ul style="list-style-type: none"> i) A level currently reflective of the player's demonstrated ability. ii) Allocating a Handicap Index as if the player was new to the sport iii) Reinstatement the last Handicap Index

Useful Definitions

Acceptable Score

A score from an *authorized format of play* which meets all of the provisions set out within the *Rules of Handicapping* (see Rule 2).

Adjusted Gross Score

A player's gross score, including any penalty strokes, adjusted for when:

- The player exceeds their maximum hole score,
- A hole is not played, or
- A hole is started but the player does not hole out (Rule 3)

Authorized Association

An entity that is authorized, in accordance with the structure set out by The R&A and the USGA, to implement and administer the *Rules of Handicapping* within its *jurisdiction* and carry out the responsibilities as delegated to it by the authority through which it is authorized. Such an entity must be a multi-national, national or regional association, federation or union.

Authorized Format of Play

A format of play eligible for handicap purposes, as determined by the *Authorized Association* where the round is played (see Rule 2.1a).

Bogey Player

A player with a *Handicap Index* of approximately 20.0 for men and approximately 24.0 for women.

Cap

The procedure that reduces or limits the amount by which a player's *Handicap Index* can increase when measured against the player's *Low Handicap Index*. There are two trigger points within the cap procedure:

- *Soft cap* – the point after which there is a reduction in the rate of upward movement of a *Handicap Index*.

- *Hard cap* – the point which sets the maximum limit for the upward movement of a *Handicap Index* (Rule 5.8)

Certification of Score

The verification of a player's score. This can be evidenced in two ways:

- By a marker's physical signature/electronic certification, and/or
- Through *peer review* (Rule 4.4)

Course Rating

An indication of the difficulty of a *golf course* for the *scratch player* under normal course and weather conditions - Appendix G).

Exceptional Score

A *score differential* which is at least 7.0 strokes better than the player's *Handicap Index* at the time the round was played (Rule 5.9).

General Play

When a competition is not being contested and golfers are playing a casual round or playing in their own competition.

Golf Club

An organization that is permitted, through affiliation to its *Authorized Association*, to administer and manage the *Handicap Index* of those players who have designated it as their *home club*, in accordance with the requirements of the *Rules of Handicapping*. To qualify for affiliation, a *golf club* may be required to satisfy certain requirements as determined by its *Authorized Association*.

Handicap Allowance

The percentage of a *Course Handicap* recommended to create equity for all participating players in a specific format of play - Appendix C).

Handicap Committee

The entity established by a *golf club* or an *Authorized Association* which is responsible for ensuring compliance with the obligations of the *golf club* or *Authorized Association* under the *Rules of Handicapping* (Rule 1.3 and Appendix A).

Handicap Index

The measure of a player's demonstrated ability calculated against the *Slope Rating* of a *golf course* of standard playing difficulty (that is, a course with a *Slope Rating* of 113) (see Rule 5.2).

Handicap Review

A procedure carried out by the *Handicap Committee* to determine whether the *Handicap Index* of any *member* who has designated that *golf club* as their *home club* needs to be adjusted (see Rule 7.1b and Appendix D).

Low Handicap Index

The lowest *Handicap Index* achieved by a player during the 12-month period preceding the most recent score on their *scoring record* (see Rule 5.7)

Net Double Bogey

A score equal to the *par* of a hole plus two strokes and adjusted for any handicap stroke applied on that hole. A *net double bogey* is a player's maximum hole score for handicap purposes (Rule 3.1).

Net Par

A score equal to the *par* of a hole adjusted for any handicap strokes applied on that hole (see Rule 3.2).

Par

The score that a *scratch player* would generally be expected to achieve on a hole under normal course and weather conditions, allowing for two strokes on the putting green (see Appendix G).

Peer Review

The process by which a score or *Handicap Index* can be confirmed or challenged (Rule 4.4).

Penalty Score

A score posted at the discretion of the *Handicap Committee* for a player who does not submit an *acceptable score* when required (Rule 7.1e).

Playing Conditions Calculation (PCC)

The statistical calculation that determines if conditions on a day of play differed from normal playing conditions to the extent that they significantly impacted players' performance. Examples of conditions that could impact players' performance include:

- Course conditions,
- Weather conditions, and
- Course set-up (Rule 5.6)

Playing Handicap

The *Course Handicap* adjusted for any *handicap allowances* or Terms of the Competition. It represents the actual number of strokes the player gives or receives for the round being played (see Rule 6.2).

Score Differential

The difference between a player's *adjusted gross score* and the *Course Rating*, taking account of the *Slope Rating* and the *playing conditions calculation*. It is the value played to over a *golf course* on a specific day that is posted into the player's *scoring record*. A *score differential* must be an 18-hole value or its calculated equivalent. (Rule 5.1)

Scoring Record

A history of a player's *acceptable scores* along with:

- The player's current *Handicap Index*,
- The player's *Low Handicap Index*,
- Other details about the round (such as, the date the round was played), and
- Any applicable adjustments (for example, an *exceptional score* - Appendix B)

Score Type

A designation that identifies the type of *acceptable score* that appears within a player's *scoring record* (Appendix B).

Scratch Player

A player with a 0.0 *Handicap Index*.

Slope Rating

An indication of the relative difficulty of a *golf course* for players who are not *scratch players* compared to players who are *scratch players* - Appendix G).

Stroke Index

The value assigned to each hole on the *golf course* setting out where handicap strokes are given or received - Appendix F).