Settlers of Catan for 2 Players

Below are a number of rules variations for Settlers of Catan for 2 players.

Compiled by George Jaros (GJJ Games – http://www.georgejaros.com/GJJGames) from various internet sources.

Rationale

Settlers is designed for 3 or 4 players. When played by 2 players, the game is a lot less interesting:

- Because there are only 2 rolls of the dice between a player's turns, the players tend to be shorter on resources than when playing with 3 or 4 players.
- In a 2 player game, once a player gets ahead in resource gathering potential (settlements and cities in good locations), it is nearly impossible for the other player to catch up. This isn't as big of a problem in a 3 or 4 player game, since the other players tend to "gang up" on the leading player. The leader tends to have fewer trading opportunities and becomes a victim to the robber a disproportionate number of times. These factors tend to keep any one player from running away with the game in the early stages.
- Player/player trading doesn't happen.
- There is less competition for territory because there is more land per player.
- The game is quicker.

Minor Rule Changes

Variant 1 – Robber Thieving Limit

Rule Modifications

- No Inter-Player Trading
  - Trading with the other player is not used. Trade is allowed with the bank only.
- Robber Thieving Limit
  - The robber can only rob for 4 rolls of the dice. In other words if the robber is on a hex (other than the desert) and hasn't moved for 4 rolls, then after the 4th roll it is returned to the desert hex.
  - When someone rolls a “7” they get a coin placed heads-up in front of them. On their next turn (if the robber hasn’t moved yet) they roll the dice. If their roll is not a “7” they flip the coin to tails-up. On their next turn (if the robber still hasn’t moved) they roll the dice. If they don’t roll a “7” they get to move the robber and the coin back to the desert before collecting resources.
  - This prevents one player from being plagued by the robber for an extended period of time.

Variant 2 – 3 Settlements & Double Rolls

Rule Modifications

- Initial Setup
Each player starts out with three (3) initial settlements. Decide the player who places first according to the standard rules (Player A). Player A places one settlement and road as per the standard rules. Following Player A, Player B will lay two settlements with adjoining roads according to the normal rules of the game. Player A may now lay two settlements and roads as well. Player B completes the initial setup by choosing a third settlement and road position.

- **Double Roles**
  - Roll the dice twice per turn, instead of once as in the normal game. No action is allowed between these rolls unless a “7” is rolled. Each player has the opportunity to produce resources twice in each turn. If a “7” is rolled on the first roll the player controls the robber as normal and then continues with the second roll.

- **15 Victory Points**
  - Play the game to 15 points instead of the usual 10. To make the game longer or more difficult, simply increase the victory points needed to win, but do not exceed 20.

Notes: The combination of beginning the game with three settlements and rolling twice on each turn produces more resources than in the usual game. Spend your cards quickly. Two rolls per turn doubles the odds of rolling a seven, which will force you to drop half of your resources.

**Variant 3 – 2 Colors Each**
These rules adapt the original rules for use with just two players. These can be used with Settlers of Catan or Seafarers of Catan.

**Rule Modifications**
- **2 Colors Each**
  - Each Player uses two colors.
  - Colors can’t be mixed, however. Settlements, cities, and roads must connect to settlements, cities, and roads of the same color.
  - Longest Road card only counts for one color, i.e. roads of two colors that happen to intersect can’t be combined.

- **No Inter-Player Trading**
  - Trading with the other player is not used. Trade is allowed with the bank only.

- **Robber Card Limit – 9 Cards**
  - Increase the threshold from 7 to 9 where discarding on a “7” is required.

- **20 Victory Points**
  - 20 Victory Points are required to win (higher totals can be used for longer games.)
**Moderate Rule Changes**

**Variant 4 – Double Rolls & Robin Hood**

**Rule Modifications**
Although there is no substitute for the dynamics of a full 4 person game, the following rules make for a fun 2 player game.

- **Double Dice Roles**
  - At the start of a turn, the player rolls the dice twice instead of once. Resources are produced for both rolls. No activity occurs between the dice rolls, unless a “7” is rolled. The double dice rolls mimic the resource production in a 4 player game.
  - Using two pairs of dice (of different color) makes playing a lot smoother - designate one color as the "first" roll, and the other color as "second".

- **Roll “7” – Robin Hood**
  - If a 7 is rolled on the first roll, then the player with fewer victory points controls the robber (when victory points are tied, the player who rolled the dice controls the robber). If a 7 is rolled on the second roll, then the player who rolled the dice controls the robber. The robber now behaves as a Robin Hood, allowing the player with the least number of victory points an advantage. Giving control of the robber to the trailing player 75% of the time helps prevent a player from running away with the game.

- **Open Victory Points from Development Cards**
  - Whenever you draw a Development Card giving you victory points, you must play it right away. This is because otherwise the first roll robber rule doesn’t make sense, giving control of the robber sometimes to the stronger player only because his victory points are “hidden”.

- **No Inter-Player Trading**
  - Players may only trade with the bank. Since it is rare for both players to agree to trade, it is simpler to just eliminate the trading altogether.

- **Robber Card Limit – 9 Cards**
  - The limit for the number of cards a player can hold when the robber is activated is increased from 7 to 9. In the four player game there is ample opportunity to trade with other players between turns. In this variant, players tend to accumulate more cards between turns, so the limit was increased accordingly.

- **12 Victory Points**
  - The number of Victory Points for winning is increased from 10 to 12. This increases the competition for territory slightly while still keeping a fast paced game.

The pace of the game is still quite fast, and players tend to have a lot of resource cards near the end of the game.

**Options**
You can add the following two rules, although neither is essential to the variant described above.
- **Resource cards are kept face-up.** This levels the playing field between players that count cards and those that don't. It also gives the Robber a little more bite since a specific card can be stolen rather than a random one.
- **Initial Resource Collection** – After the setup phase, players collect resources for both initial settlements. This gives the game a bit of a jump start.

**Variant 5 – 3 Settlements, Delayed Robber**

These rules adapt the original rules for use with just two players. These can be used with *Settlers of Catan* or *Seafarers of Catan*.

**Rule Modifications**

- **Initial Setup**
  - Each player starts out with three (3) initial settlements. Decide the player who places first according to the standard rules (Player A). Player A places one settlement and road as per the standard rules. Following Player A, Player B will lay two settlements with adjoining roads according to the normal rules of the game. Player A may now lay two settlements and roads as well. Player B completes the initial setup by choosing a third settlement and road position.
  - Both players should pick up the resource cards that correspond to the hexes of their second and third settlements.

- **No Inter-Player Trading**
  - Trading with the other player is not used. Trade is allowed with the bank only.

- **Roll “7”**
  - The robber cannot emerge for 3 rounds. If a “7” is rolled in the first two rounds, roll again.
  - The player with fewer victory points controls the robber (when victory points are tied, the player who rolled the dice controls the robber).
  - When a “7” is rolled, the player controlling the robber must place the robber on a new hex and must take one resource card from the bank instead of from the other player. The resource card must match the resource of the hex the player places the robber on.
  - The player who rolled the “7” continues with their turn of trading and building, even if they didn’t control the robber.

- **Robber Card Limit – 9 Cards**
  - Increase the threshold from 7 to 9 where discarding on a "7" is required.

- **Open Victory Points from Development Cards**
  - Whenever you draw a Development Card giving you victory points, you must play it right away. This is because otherwise the robber rule doesn’t make sense, giving control of the robber sometimes to the stronger player only because his victory points are “hidden”.

- **16 Victory Points**
  - Play the game to 16 points instead of the usual 10.

**Options**

- **Roll “7” Variation**
  - Whoever moves the robber rolls one die and takes the applicable resource card from the bank instead of taking the resource of the hex they put the robber on.
    - 1 = brick
Variant 6 – Double Rolls, 3 Settlements, Delayed Robber
These rules adapt the original rules for use with just two players. These can be used with Settlers of Catan or Seafarers of Catan.

Rule Modifications
- Initial Setup
  - Each player starts out with three (3) initial settlements. Decide the player who places first according to the standard rules (Player A). Player A places one settlement and road as per the standard rules. Following Player A, Player B will lay two settlements with adjoining roads according to the normal rules of the game. Player A may now lay two settlements and roads as well. Player B completes the initial setup by choosing a third settlement and road position.
  - Both players should pick up the resource cards that correspond to the hexes of their second and third settlements.
- Double Roles
  - Roll the dice twice per turn, instead of once as in the normal game. No action is allowed between these rolls unless a seven is rolled. Each player then has the opportunity to produce resources twice in each turn.
- No Inter-Player Trading
  - Trading with the other player is not used. Trade is allowed with the bank only.
- Roll “7”
  - The robber cannot emerge for 2 rounds. If a “7” is rolled in the first two rounds, roll again. After the first 2 rounds if a “7” is rolled the robber is moved and a resource is taken from the other player according to the standard rules, unless a “7” is rolled for both of the player’s rolls.
  - If a “7” is rolled on both of a player’s rolls, on the second “7” the player can elect to not move the robber a second time. The player can also elect to take any two free resources from the bank instead of taking a second resource from the other player.
- Robber Card Limit – 8 Cards
  - Increase the threshold from 7 to 8 where discarding on a “7” is required.
- 15 Victory Points
  - Play the game to 15 points instead of the usual 10. To make the game longer or more difficult, simply increase the victory points needed to win, but do not exceed 20.

Variant 7 –

- Determining First Player
Instead of rolling both dice to see who goes first each player only rolls one. The highest roll plays first. Ties reroll.

- **Initial Settlements & Roads**
  - Instead of placing 2 settlements to begin with, each player starts with 3 settlements and roads to fill the board more off the start.
  - Both players now collect up to 9 cards (depending on settlement placement) to begin the game.

- **Roll “7”**
  - The robber cannot emerge in the first round. If a “7” is rolled in the first round, roll again.

- **12 Victory Points**
  - Play the game to 12 points instead of the usual 10.

- **Trading**
  - Trading proceeds as normal, players can trade amongst eachother.

**Options**

- **Longest Road Requirements**
  - Lengthen the initial Longest Road requirement to 7 roads.

- **Largest Port Trader**
  - "Largest Port Trader" is an additional Victory Point card. Once you acquire 3 coastal ports you receive an additional 2 VP's. An additional card can be created for this purpose.
**Major Rule Changes**

**Variant 8 – Neutral White**

**Rule Modifications**

- **Initial placement of neutral settlements and roads**
  - The neutral player starts with 2 roads and two settlements. Each player at the start of the game receives one white settlement and road each for placement. These are placed after their own settlements and roads have been placed. Each player rolls a die and the highest roll places the white settlement and road first.

- **No Inter-Player Trading**
  - Trading with the other player is not used. Trade is allowed with the neutral player or the bank only.

- **Roll “7”**
  - If a “7” is rolled during the game, the neutral player can lose cards if it has more than a total of 7 cards. (If a “7” is rolled during trading with the neutral player the player's turn ends immediately. No cards are lost to the robber and no other effect occurs).

- **Ports**
  - The neutral player cannot build on ports.

- **Longest Road Card**
  - The neutral player can own the Longest Road card. In order for a player to have the Longest Road card they must have a road longer than the neutral player’s longest road.

- **Collecting Resources**
  - The white player collects resources as usual with each player’s roll of the dice.
  - If a neutral player gets 4 resources of one type that are NOT brick or lumber, then it must trade those 4 resources to the bank for either brick or lumber. This is forced and is done immediately after resources are collected.
  - When the neutral player has the resources to build a road (one brick and one lumber), it builds the road immediately.
  - If the neutral player starts with brick and lumber resource cards from its beginning allotment, it builds the road immediately.

- **Road Building**
  - The neutral player tries to build as many roads as it can throughout the game. Besides trading resources, that's all it does.
  - When the neutral player has the resources to build a road a roll off occurs between the two players to determine who places the road. The high roll places the road on the board using standard Settlers rules. If a tie, re-roll.

- **Trading**
  - Players, after rolling for resources, and before passing, can declare that they would like to trade with the neutral player. The player in question declares that they want to trade and 2 dice are rolled. The player then consults the special trading chart in order to see what the results are. The results are a proposed trade which the player who rolled the dice may accept or decline. If a
7 is rolled then no deal is declared and the player’s turn is automatically over! No more building or trading may occur.

- Players may propose a trade with the neutral player only once per turn.
- Trading Chart

<table>
<thead>
<tr>
<th>Dice</th>
<th>You</th>
<th>Neutral</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 &amp; 12</td>
<td>1 resource</td>
<td>1 your choice</td>
</tr>
<tr>
<td>3 &amp; 11</td>
<td>1 resource</td>
<td>1 Ore</td>
</tr>
<tr>
<td>4</td>
<td>1 resource</td>
<td>1 Lumber</td>
</tr>
<tr>
<td>5</td>
<td>1 resource</td>
<td>1 Brick</td>
</tr>
<tr>
<td>6</td>
<td>1 resource</td>
<td>1 Sheep</td>
</tr>
<tr>
<td>7</td>
<td>Turn ends immediately</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>1 resource</td>
<td>1 Wheat</td>
</tr>
<tr>
<td>9</td>
<td>1 resource</td>
<td>1 Sheep or Wheat</td>
</tr>
<tr>
<td>10</td>
<td>2 resources</td>
<td>1 your choice</td>
</tr>
</tbody>
</table>

**Variant 9 – Water Hexes & Bridges**

This variant is a bit more complicated to set up and adds some additional dynamics to the game play, like additional water, redistributed ports, lakes, and bridges.

**Setup Modifications**

- **Water Hexes**
  - Turn over one of each of the resource tiles so they become five water hexes.

- **Setup the Board – Hexes**
  - Setup the board using the remaining 14 land tiles and the 5 water hexes:
    - 3 Forests
    - 3 Pastures
    - 3 Fields
    - 2 Mountains
    - 2 Hills
    - 1 Desert
    - 5 Water
  - Use Variable Setup as per standard rules. Or make two piles, one with the land tiles shuffled in a random order, one with the 5 water hexes. Then roll a die to determine what hex to place where. Spiral in from the outside of the board rolling the die. If you roll a 1 or a 2 place a water hex. Anything else, place a land hex. If you run out of either type of hex simply fill the rest of the board with the remaining hexes.

- **Setup the Board – Tokens**
  - Remove one each of the following number tokens: 3, 4, 10, 11
- **Setup the Board – Ports**
  - Set up ports according to the standard rules.
  - Any ports that don’t touch land should be moved inward until they touch a hex that does not already have another port following these rules:
    - Isolated single hexes are given ports first
    - Ports are placed on the “Flat” of a hex pointing to water
    - Ports must be a minimum of 2 flats away from each other
    - No individual hex can have more than 1 port
    - No “Cove” Ports (a U shape with 3 hexes and the port at the bottom of the U).
    - New Port locations are placed one at a time by alternate players
    - No port can be placed on a single landlocked water hex
    - Ports may be placed in an inland lake of 2 hexes or more.

- **Setup the Board – Initial Settlements & Roads**
  - Positioning of the initial settlements and roads proceeds as normal, A B B A positioning.
  - Players receive resources for both of their settlements.

**Rule Modifications**
- **Bridge Building**
  - Bridges can be built across water hexes.
  - Bridges can be two spans maximum.
  - Bridges cost 1 Lumber and 1 Ore.
  - Bridges are made from standard road tiles. Players do not get extra pieces for bridges; they must come from each player’s road allotment.

- **Roll “7”**
  - The robber cannot emerge for until both players have at least 3 Victory Points. If a “7” is rolled before both players have 3 Victory Points roll again.
  - The player with fewer victory points controls the robber (when victory points are tied, the player who rolled the dice controls the robber).
  - The player who rolled the “7” continues with their turn of trading and building, even if they didn’t control the robber.

- **Robber Card Limit – 9 Cards**
  - Increase the threshold from 7 to 9 where discarding on a “7” is required.

- **Open Victory Points from Development Cards**
  - Whenever you draw a Development Card giving you victory points, you must play it right away. This is because otherwise the robber rule doesn’t make sense, giving control of the robber sometimes to the stronger player only because his victory points are “hidden”.

**Variant 10 – Isthmus of Catan**
A uniquely set up game board and some rules modifications make this an interesting 2 player version of *Settlers*. This variation will not be able to use the standard water frame pieces.
Setup Modifications

- **Barbell Shape**
  - The initial game board is set up with 15 hexes, 3 of each resource. The desert hex is not used.
  - Two smaller islands are created of 7 hexes each. The islands are connected by a single hex to form a barbell shape.
  - The three hexes that connect the islands (one on each island and the middle hex) should all be mountain hexes.

- **Number Tiles**
  - Number tiles on the mountain hexes should be 3, 8, and 11, with the 8 being on the center hex.
  - Each side of the barbell gets a set of randomized numbers (set 1: 4,5,8,9,10,11) (set 2: 2,3,5,6,9,10)

- **Ports**
  - 8 ports are placed randomly around the outside of the barbell. You may wish to include at least 1 3:1 port on each side of the barbell.

- **Initial settlements and Roads**
  - Each player places two settlements and roads.
  - Players are free to place their settlements and roads on either side of the island, but not along the mountain hexes.
  - Players receive resources for the last settlement they place.

Rules Modifications

- **No Inter-Player Trading**
  - Trading with the other player is not used. Trade is allowed with the bank only.

- **Roll “7”**
  - The robber cannot emerge for 6 rounds. If a “7” is rolled in the first six rounds, roll again. After the first 6 rounds if a “7” is rolled the robber is moved and a resource is taken from the other player according to the standard rules.

- **Roll “7” – Robber Equalizer**
  - The Robber Equalizer rule is a slow-the-leader mechanism, and it works by making rolls of 7 less and less likely to stick the further ahead the leader is.
  - First determine who is in the lead by counting up victory points in the normal manner for settlements and cities (but don’t include longest road or largest army). Then add 1/3 for each played soldier, each road link, and each played development card.
  - A “7” rolled by someone who is behind always counts. Each time a “7” is rolled by the player who is ahead, reroll the dice to see if the robber is successful. If the roll is high enough according to the chart below, the robber is successful and the player can move the robber and...
proceed as normal. For example if the rolling player is ahead by $1 \frac{2}{3}$, he/she will need to roll 6 or higher for the robber to be successful:

<table>
<thead>
<tr>
<th>Point Differential</th>
<th>Minimum Roll</th>
</tr>
</thead>
<tbody>
<tr>
<td>$\frac{1}{3}$</td>
<td>2</td>
</tr>
<tr>
<td>$\frac{2}{3}$</td>
<td>3</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>$1 \frac{1}{3}$</td>
<td>5</td>
</tr>
<tr>
<td>$1 \frac{2}{3}$</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>$2 \frac{1}{3}$</td>
<td>8</td>
</tr>
<tr>
<td>$2 \frac{2}{3}$</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>$3 \frac{1}{3}$</td>
<td>11</td>
</tr>
<tr>
<td>$3 \frac{2}{3}$</td>
<td>12</td>
</tr>
</tbody>
</table>

- If the leader is ahead by more than 4 points the robber is never successful.
- If the robber is not successful, then the dice must be rerolled, and only a number other than 7 will count.

**Victory Points**

- Play the game to 12 points instead of the usual 10.

**Options**

- **Robber & Discards**
  - One adjustment to the Robber Equalizer is for the discarding to always happen on rolling “7” for players with more than 7 resource cards in their hand. The Robber Equalizer table only determines if the rolling player gets to move the robber and steal a card from the other player or not. In this case the rolling player would not get to reroll the dice if the robber is not successful.
**Additional Rule Changes**

- **Market Place**
  - Place one card of each resource card face up into a market place.
  - During their turn, players may trade with the marketplace in a 2:1 exchange rate. Players take one card from the marketplace, place one card from their hand in the marketplace, and place one card from their hand back in the bank.
  - Cards traded to the market must be the same resource.
  - If the marketplace has all the same resource, reset the marketplace immediately.
  - Trade Limit Options:
    - Players may make only one trade with the marketplace per turn.
    - Players may make one trade with the marketplace on their turn, unless they reset the marketplace, then they may make one additional trade with the marketplace.
    - Players may make multiple trades with the marketplace during their turn, even after the marketplace is reset, but all trades must be made at a 2:1 rate.

- **Black Market**
  - At the start of the game, place one card of each resource card face down into a market place pile.
  - During their turn, players may trade with the black market in a 1:1 exchange rate. Players may shuffle the black market cards, take one card from their hand and trade it for one card in the black market marketplace.
  - Players may only make one trade with the black market per turn, but may make the trade at any point during their trade/build phase.
  - The black market cards are never reset during the course of the game.

- **Random / Hidden Resource Number Tiles**
  - Deal the number tiles face down during setup. Then after initial placements are made turn them over to finish the start board. This throws an element of randomness into the game and eliminates playing the number odds. Instead you end up playing the resources and hope for good numbers.

- **Exploration**
  - Place the resource hexes face down on the board. Hexes are only turned upright when a road reaches its edge or a settlement is built at an intersection. Play starts with all the hexes upside down. After the first player places their initial settlement and road the three hexes around that settlement are turned upright. The same happens after player 2 places his/her settlements and roads and again when player 1 places his/her final settlement. After all initial settlements are placed, place the number tiles randomly. As more hexes are revealed during the course of the game draw number tiles randomly from the remaining tiles. No tile goes on the desert hex, as usual.

- **Initial Resource Limitation**
  - At the beginning of the game, each player receives two resources for each settlement they are allowed to receive resources for instead of all three. The player can choose which two of the three resources they wish to start out with.

- **Largest Port Trader**
"Largest Port Trader" is an additional Victory Point card. Once you acquire 3 coastal ports you receive an additional 2 VP's. An additional card can be created for this purpose.

- **Collecting Resources**
  - When a number is rolled that neither player has a settlement on, both players receive one of that resource.

- **Robber Insurance – Bank Trades**
  - Before rolling the die, a player may trade with the bank as insurance against rolling a “7” if they have more resource cards in their hand than is allowed by the robber. This can cut the ‘ sting’ of the robber, allowing a player to trade some for resource cards that they may potentially earn if they don’t roll a “7”. This isn’t recommended if any of the other rules modifications played with require the player with the least number of victory points to always play the robber.
    - Options:
      - Only the player with the least number of victory points has the option to trade with the bank before rolling.
      - Insurance bank trades may be done at a ration 1 greater than would be allowed during normal trading, e.g. if a player has a settlement on a 2:1 port, that trade would be a 3:1 trade before rolling, or a trade without any ports would be a 5:1 trade.

- **Robber Insurance – Purchase**
  - Before rolling the dice any player may purchase insurance against rolling a “7”. For every three cards they have more than the allowed number they must return one card to the bank. If the player pays the insurance and a “7” is rolled, they do not have to lose half of their cards. If a “7” is not rolled the player is out the cards they paid for insurance. Insurance costs one card for 1-3 cards more than the limit, 2 cards for 4-6 cards above the limit, etc. E.g. if the card limit is 7 and a player has 12 cards they may pay 2 cards as insurance against someone rolling a “7”. If a “7” is rolled then the player is only down to 10 cards instead of 6.
    - Options:
      - Insurance can be a bit more expensive, too. So one card for every two over the limit, or half of the cards over the limit, rounded up. E.g. if the card limit is 7 and a player has 8 cards they may pay 1 card as insurance, thus losing one card instead of potentially 4 cards if a “7” is rolled, or if a player has 11 cards they could pay 2 cards for insurance instead of possibly losing 5 cards to the robber.

- **Robber Takes from Bank**
  - When moving the robber, either by rolling a “7” or by playing a knight card, a player takes one (or two) resource(s) from the bank that corresponds to the hex the robber has been placed on.
  - When moving the Robber to the desert a player takes any one (or two) resource(s) from the bank.

- **Robin Hood Robber**
  - When placing the Robber the player that placed it now controls it. Any time the number that the Robber is on is rolled, the player that controls the Robber gets that resource and players with settlements there do not get anything.
Official 2-player Settlers of Catan

by Klaus Teuber

Background
Many people enjoy playing "Settlers of Catan" as a game for 3-4 players (and with the appropriate expansions for up to 6). But ever since the initial appearance of the game there was a strong desire for the possibility of a satisfactory Settlers game which could be played with only two players (which is apparent from the fact that after the 5-6 expansion the very next one was a Catan card game, basically a Settlers version for 2 players). And even though the Catan card game has been very well accepted – it nevertheless plays rather differently than the board game it was based on.

Why can't the board play be played satisfactory with only 2 players? There are two big reasons for this. The first one is that the island is simply too large for two. There are too many building and spreading possibilities and one can always easily evade the opponent. As a consequence the feeling of competition diminishes as one player can develop more or less independently of the other. The other reason is that one of the more substantial aspects of the "Settlers of Catan" - the trade with the fellow players – simply fails to deliver in a 2-player game. Two opponents will usually have no incentive to trade under normal circumstances – if they both gain the same, then no player really gets closer to victory in relative terms. On the other hand, if one player gets more than the other, the trade will not happen. Either way, trading is rather pointless. For this dilemma, there is now finally a solution. This document will describe a successful variant to basic Settlers game which works quite well with only 2 players.

Preparation
Prepare 20 commercial chips (you can find them at the end of this document or use something else like coins or poker chips). These commercial chips will be used by both players throughout the game.

Establishment phase
The game is prepared according to the normal rules. The two remaining figure sets (which were not selected by the players) are taken by two imaginary neutral players, and are laid out beside the board. The commercial chips are laid out likewise. Each player initially receives 5 commercial chips.

First off, two settlements (without a road) of the neutral players should be placed in accordance with the illustration below. Afterwards both players create their two starting settlements with roads according to the normal establishment rule.
The Flow of Play
The game is played in accordance with the 3-4 player rules, but minding the following exceptions.

1. The dice throwing

On his turn, player throws the dice two times instead of one (neutrals never throw dice!). The two numbers must differ. If the same number is thrown, the dice should be thrown one more time. If a “7” is rolled in either of two throws, the player moves the Robber and the usual actions are taken.

2. Neutral building

Whenever a player chooses to build a road/settlement, he also builds one for one of the neutral players (free of charge). The player freely chooses for which neutral he will build. The player MUST build the same type of neutral building as the one he built for himself (if he built a settlement, he must build a neutral settlement). The only exception is when no settlement can be built for either of two neutrals because of the placement rules - a road can then be built instead.

Building a city or buying a development card does not affect neutral players in any way. Neutral settlements do not receive resources. However, it is possible for a neutral player to receive "The longest road" card.

3. Spending commercial chips
On his turn, a (non-neutral) player can choose to perform one of the actions described below. Performing an action uses up one commercial chip for the player with less victory points, or two if the player is in the lead. If both players have the same number of victory points at the time of spending, the action costs two coins. The actions are:

**Obligatory trade:**

The player can pull two resource cards from the fellow player and give him/her two resources in return. The player chooses two resource cards at random and may look at them before deciding which cards to return to the other player. The player may choose to return one or both of the resource cards he/she just selected.

**Chase away robber:**

The player can put the robber back to the desert.

4. **Acquiring commercial chips**

For every settlement placed near the desert, a player receives two chips (this also works in the establishment phase).

For every settlement placed on the coast, a player receives one chip (this also works in the establishment phase).

Also, the player can earn two chips for disbanding a soldier. When the player chooses to disband a soldier, he discards one soldier card previously played.

The soldier can be disband from the reserve at any time on player's turn, and the player can discard as many soldiers on his turn as he/she. The biggest army should then be recounted. If the player has less than three soldiers, he loses the biggest army card.
Commercial Chips:
George & Julie Variants Tried

**Game 1**

*Game Tried:*

Variant 2 – 3 Settlements & Double Rolls

*Additional Changes:*

- Played to 16 Victory Points
- Limited inter-player trading.
- Robber Card Limit Upped to 9 Cards
- Robber gives 1 resource from the bank for the hex it is placed on instead of from the opponent.

*Notes:*

This was enjoyable, but we found that resources built up very quickly. Since effectively three rolls worth of resources could be earned and then a “7” rolled on the fourth roll we decided that it would be a good idea of the player rolling would have the opportunity to trade with the bank before rolling the dice. This gives them the opportunity to possibly cut down on their hand before taking the chance on rolling a “7”, however they may be trading for a resource that they could have earned if a “7” wasn’t rolled. So there is a risk that you’ll trade with the bank unnecessarily. We tried this on our next game. Other than the robber being extremely vicious this was a pretty enjoyable variation.

**Game 2**

*Game Tried:*

Variant 9 – Water Hexes & Bridges

*Additional Changes:*

- Played to 16 Victory Points (and then just kept playing for the fun of it).
- Limited inter-player trading.
- Played with Robber Insurance – Bank Trade option
- Robber was controlled by the player rolling the dice, not the player with the least victory points.
- Robber gives 1 resource from the bank for the hex it is placed on instead of from the opponent.

*Notes:*

We really enjoyed this variant’s use of the modified board layout, however George wasn’t wild about the Robber Insurance – Bank Trade option. He felt the risk of the robber was negated too much by being able to trade with the bank right off the bat. He suggested either making insurance bank trades at a slightly higher rate, or allowing only the player with the least victory points to trade before rolling. Another suggested option was to purchase insurance at a rate of 1 card turned in to the bank for every set of 3 cards over the limit (e.g. turn in 1 card for 1-3 cards over the limit, 2 cards for 4-6 cards over the limit, etc.).
Game 3

Game Tried:

Explorers of Catan – George’s Variant

Rule Modifications

- Initial Setup
  - The board is set up initially with all the hexes and number tiles turned upside down (water side up). One hex tile will not have a number tile on it. This may or may not be the desert tile. See Revealing Hexes below for more details about revealing the desert hex.
  - As settlements are placed initially any hexes adjacent to the intersection the settlement is on gets turned over, along with the number tile.
  - If any red number tiles are next to each other one is removed and the remaining upside down number tiles are shuffled and redistributed.
  - Both players should pick up the resource cards for both settlements.

- Limited Inter-Player Trading
  - Trading with the other player is used, but sparingly. Trade is mostly done with the bank.

- Revealing Hexes
  - As settlements are built the hexes adjacent to the settlers intersection are revealed by turning the hexes and their corresponding number tiles over.
  - If any red number tiles are next to each other one is removed and the remaining upside down number tiles are shuffled and redistributed.
  - If the last number tile turned over happens to be a red number and is next to another red number, leave it in place. The players along those hexes just happen to be very lucky.
  - If the desert hex is turned over and has a number tile on it, move that number tile over to the hex that did not have a number on it.
  - If the tile without a number on it is revealed and it is not the desert tile, the player that built the settlement may take a number tile from any other unrevealed hex.
  - When the second to last hex is revealed you may also flip over the last hex, since that can be identified anyway by process of elimination.

- Roll “7”
  - The robber cannot emerge for until the desert is revealed. If a “7” is rolled before the desert is revealed, roll again.
  - After the desert is revealed the robber is handled as normal except the player who rolled the “7” receives one resource card from the bank for the hex they place the robber on.

- Robber Card Limit – 9 Cards
  - Increase the threshold from 7 to 9 where discarding on a “7” is required.

- Robber Insurance – Purchase
  - Before rolling the dice any player may purchase insurance against rolling a “7”. For every three cards they have more than the allowed number they must return one card to the bank. If the player pays the insurance and a “7” is rolled, they do not have to lose half of their cards. If a “7” is not rolled the player is out the cards they paid for insurance. Insurance costs one card for 1-3 cards more than the limit, 2 cards for 4-6 cards above the limit, etc. E.g. if the card limit is 7 and
a player has 12 cards they may pay 2 cards as insurance against someone rolling a “7”. If a “7” is rolled then the player is only down to 10 cards instead of 6.

- **16 Victory Points**
  - Play the game to 16 points instead of the usual 10.

**Notes:**

This started out a little rough as numbers and hexes turned up that seemed to give George a great advantage, however as the game progressed things evened out greatly (Julie had a veritable lumberjack camp set up and earned a fortune in wood every time a 6 was rolled, plus she owned the wood port). Julie even ended up winning the game, although it was a race to see who could earn their 16th victory point. All in all we think this worked pretty good for a first time test of a variation George made up.

**Things to Change:**

We might experiment with a couple of variations on the initial setup and rules for revealing the number tiles when hexes are revealed, but overall this game seemed to work very well, even if there was a high incidence of luck. We’ll need to play a few more times to see if games always end up as balanced as this one did. In the initial set up we might eliminate the rule restricting red tiles from being adjacent. Since the entire board is random it would be complete chance to have two red tiles next to each other and luck is part of life. Also, instead of placing the number tiles right off the bat we might have all the number tiles in a bag and pull randomly as hexes are revealed. Another option mentioned by Julie is to have the number tiles upright at the beginning of the game even though the hexes are still hidden. The center hex would be blank and if the desert is revealed the number would be moved to the center tile. If the center hex is revealed before the desert that tile would produce no resources until the desert is revealed. The final change we might decide on would be to require that settlements start on shorelines. This would reveal fewer hexes after initial setup and reduce the ability for one player to dominate the center of the board early on. One other possible change would be to make the insurance a little more expensive, so insurance would be one card for every 2 over the limit, i.e. half of the cards that are over the limit, rounded up.

**Game 4**

**Game Tried:**

Explorers of Catan – George’s Variant, same as Game 3, but with additional modifications.

**Additional Changes:**

- Numbers were placed on tiles randomly as tiles were uncovered.
- No restriction on red tiles being next to each other (although that wasn’t a factor in our game).
- Settlements were required to start on shorelines.

**Notes:**

This game was a disaster. For Julie at least. She ended up with settlements on the desert and two 11s and a 4 right off the bat. Yes, she got two pastures and the sheep port, but she was getting so few resources that it
really didn’t matter. Within minutes I had 7 victory points on the board and she had only built a road. We ended up scrapping the game as a runaway win for me.

**Things to Change:**

Maybe we’ll try this again with all the tiles hidden but with all the numbers placed initially and with the desert uncovered as the center tile. Then there’ll at least be a little strategy with knowing what numbers you are heading toward even if you don’t know what the resources are. But it’ll probably be a while before I can convince Julie to give this variant another try.

**Game 5**

**Game Tried:**

Variant 8 – Neutral White

**Additional Changes:**

- Played to all settlements and roads possible were placed and all Development Cards were purchased
- Limited inter-player trading.
- Robber gives 1 resource from the bank for the hex it is placed on instead of from the opponent.

**Notes:**

Julie wasn’t too keen on playing this variant because she thought it would be annoying having to deal with the neutral player, but it ended up being a pretty good equalizer. The neutral player building roads served to constrict the board just enough to make it competitive with two players and the ability to trade with the neutral player made up for the annoyance of having its roads blocking some stuff. So we were very happy with this variant.