

Blank Scorecard

Blank MCGS V2 Current-State Scorecard					
Current-state underwriting tool using publicly available information only. Complete one company per workbook or duplicate this sheet for additional current-state reviews.					
Company					
Scoring Date					
Current Document / Fiscal Year					
Current Primary Mission-Critical Risk					
Analyst					
Input / Variable	Scoring Thesis	Current Public Evidence / Underwriting Analysis	Current Public Source	Score	Current Score Rationale / Underwriter Follow-Up
Risk Identified	0 = mission-critical risk is explicitly identified and tied to oversight; 1 = identifiable but broad or indirect; 2 = absent, generic, or not connected to board oversight.				Explain the primary mission-critical risk and how public filings connect it to board oversight.
Committee Ownership	0 = a named board committee expressly owns the risk; 1 = ownership is shared, implied, or broad; 2 = no identifiable board-level owner.				Name the committee, cite the charter language, and identify the reporting executive and escalation threshold if disclosed.
Relevant Board Experience	0 = named directors have direct risk-specific expertise, preferably on the responsible committee; 1 = adjacent experience or not mapped to the committee; 2 = no clearly relevant expertise.				Name the relevant directors, describe their expertise, and state whether they serve on the responsible committee.
Independent Leadership	0 = CEO and independent chair are separate; 1 = combined roles with an empowered lead independent director, or separation unclear; 2 = combined roles without a meaningful independent counterweight.				Enter Yes or No for separate CEO and independent chair roles. If No, identify the lead independent director and disclosed powers.
Board Refreshment	0 = balanced tenure, strong independence, and active refreshment; 1 = some tenure concentration or limited refreshment evidence; 2 = entrenched board or no meaningful refreshment evidence.				Summarize independence, tenure, recent additions, retirement limits, and whether refreshment addresses evolving risks.
Meeting Intensity	0 = recurring, risk-specific board or committee reporting is publicly demonstrated; 1 = general cadence exists but risk-specific cadence is unclear; 2 = low cadence, poor attendance, or no visible response to material events.				Record board and relevant committee meeting counts, attendance exceptions, and disclosed frequency of mission-critical risk reporting.
Risk Disclosure Prominence	0 = risk receives specific and prominent treatment across filings; 1 = disclosed but limited or partly boilerplate; 2 = largely absent despite being central to the business.				Compare risk treatment across the 10-K/20-F, proxy, committee charter, and other public governance materials.
Regulatory Bodies	Not scored. Identify the principal regulatory bodies with jurisdiction over the company and the mission-critical risk.			N/A	List each regulator, its jurisdiction, and why it is relevant. Cite an official regulator or company filing source.
Repeated Regulatory Violations or Fines	0 = no material repeated or unresolved public violations/fines; 1 = isolated or substantially remediated event; 2 = repeated, escalating, costly, or unresolved violations, fines, consent orders, or sanctions.				List public violations, fines, consent orders, warning letters, or sanctions; note date, regulator, amount if disclosed, status, recurrence, and remediation.
Whistleblower Hotline / Reporting Channel	0 = public materials identify an anonymous or confidential reporting channel and board/audit committee access; 1 = a channel is disclosed but anonymity, escalation, or board access is unclear; 2 = no publicly identifiable channel.				State whether a hotline or reporting channel is publicly disclosed, whether anonymous/confidential reporting is available, and whether matters can reach independent directors or the Audit Committee.
Total Score					

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Risk Band					
Underwriting Action					
Evidence Confidence					
Important: This tool measures current visible public governance architecture, not actual board effectiveness. Use only information available as of the scoring date, distinguish allegations from findings, and do not infer undocumented processes.					

Methodology & Actions

MCGS V2 Current-State Methodology and Underwriting Actions				
Scope: current public information only. No historical or pre-claim comparison is included.				
Score Range	Band	Underwriting Action	Purpose	Pricing Treatment
0-4	Green	Standard underwriting	Visible governance architecture is comparatively strong.	No automatic pricing credit.
5-8	Yellow	Enhanced governance review	Resolve moderate gaps before completing the file.	No mechanical pricing change.
9-13	Orange	Management call and additional governance questions	Obtain deeper evidence of risk ownership, escalation and remediation.	Terms/pricing remain underwriter judgment.
14-18	Red	Escalate to senior underwriting review	Material public-information gaps or warning signals require referral.	No automatic debit; consider total account context.
New public-information fields				
Regulatory Bodies	Descriptive, not scored. Identifies who regulates the company and the mission-critical risk.			
Repeated Regulatory Violations or Fines	Scored 0-2 based on recurrence, severity, unresolved status and remediation.			
Whistleblower Hotline / Reporting Channel	Scored 0-2 based on publicly visible channel, anonymity/confidentiality and access to independent directors or the Audit Committee.			