

COMMON SMC DENIAL THEMES

Text classifications across analyzed denied SMC decisions.

11,278

DENIED DECISIONS ANALYZED

6

THEMES SHOWN

100%

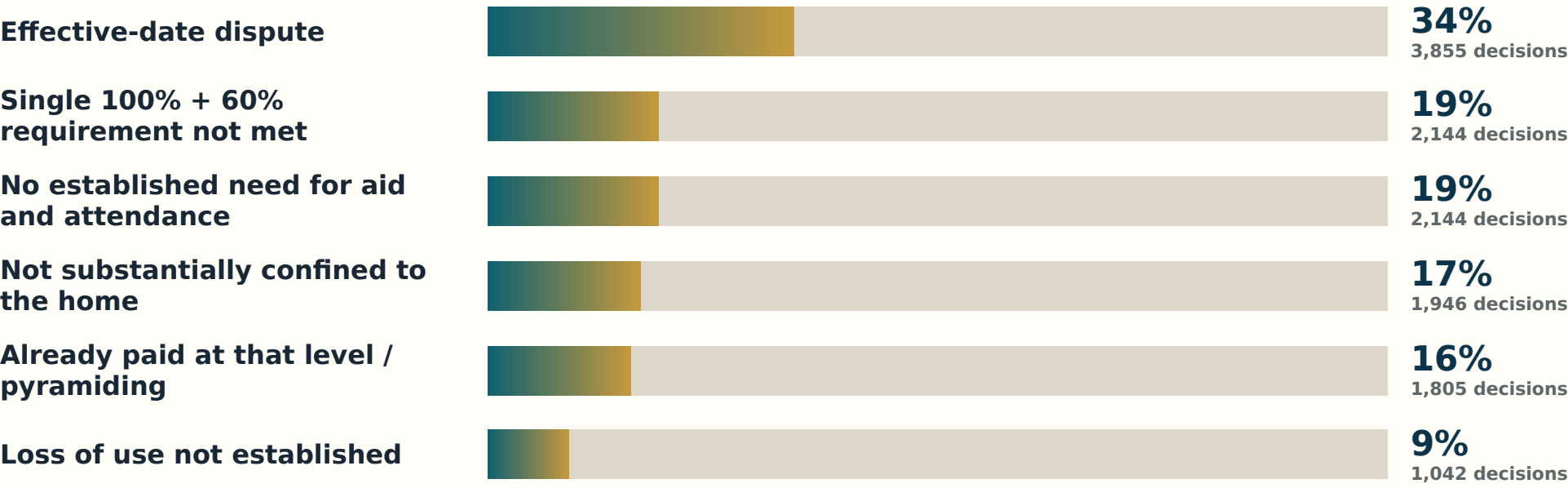
AXIS CEILING

2026-08-10

DATA DATE

SHARE OF ANALYZED DENIALS

THEMES CAN OVERLAP



Themes overlap, so percentages do not add to 100 percent. Effective-date disputes are not the same as denials of underlying SMC entitlement.