



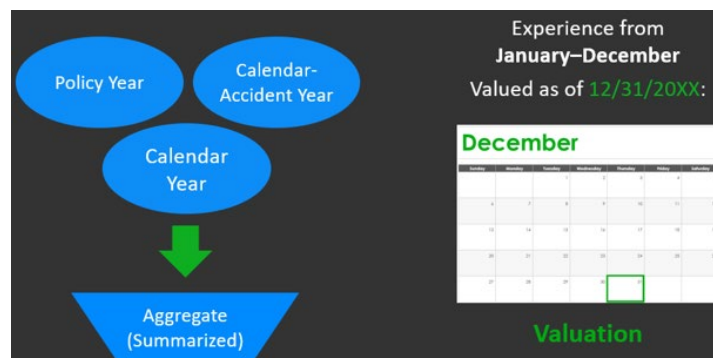
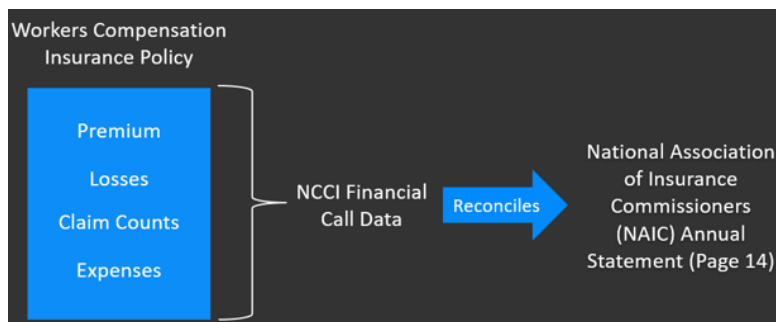
# Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

## Overview

### Key Takeaways

- Develop an understanding of Financial Call data
- Understand basic concepts for Financial Call reporting
- Identify benefits of the Reporting Workflow
- Identify resources to assist with Financial Call reporting

### What Is Financial Call Data?



### What Does NCCI Collect?

NCCI collects a total of 20 different types of Calls.

9	3	2	5	1
Primary Ratemaking Calls	State-Specific Calls	Supplemental Ratemaking Calls	Premium-Based Billing and Residual Market Calls	Compliance Form



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Uses of Financial Call Data

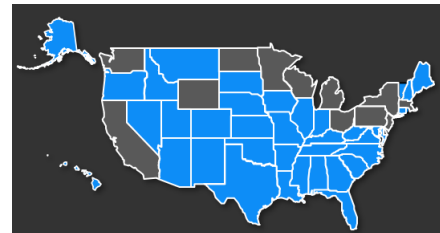
Financial Call data is used for:

- Ratemaking purposes for NCCI states filing
- Market analysis and research
- State regulatory requests
- Pool billing and participation

### Who Reports Financial Calls?

All companies that write workers compensation insurance in NCCI states:

- Carriers
- State funds
- Self-insured groups (Florida)



### Which Calls do I Report?

Call No.	Required Reporting	Not Required	Reporting Exceptions
3 Policy Year Call	<p>You are required to report Call #3 if you wrote workers compensation policies in a given state in <u>1993</u> and/or any subsequent years.</p> <p><b>Note:</b> The reporting requirement of this Call also applies to Florida self-insured funds.</p>	<p>You are not required to report Call #3 in a given state if:</p> <ul style="list-style-type: none"><li>• You have never written workers compensation policies in that state; or</li><li>• You have not written workers compensation policies in that state since prior to <u>1993</u>; or</li><li>• You have only written Large Deductible, F-classification, Excess Coverage, or National Defense Base policies—with coverage under the National Defense Projects Rating Plan.</li></ul>	<p>This Call does not apply to written workers compensation policies for excluded coverages such as Large Deductible, F-classification, or National Defense Base policies—with coverage under the National Defense Projects Rating Plan, which are excluded from Call #3. For additional information on excluded coverages, refer to Call #3 General Instructions.</p> <p><b>Texas Exception:</b> You must receive permission from the Texas Department of Insurance to discontinue the reporting of this Call and provide a copy of this release to NCCI.</p>



# Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

## When Are the Calls Due?

- Most Financial Calls are due April 1
- Subject to **Aggregate Data Quality Incentive Program (ADQIP)**—Timeliness and Quality Assessments
- **Financial Call Reporting Guidebook**—Financial Call Reporting Schedule

Form/Call	Form/Call Name	Due Date	ADQIP Timeliness Applicability	ADQIP Quality Applicability
Form	Financial Data Compliance Form	4/1	Yes	No
1	Calendar Year Call for Workers Compensation Not Direct Worker Premium	3/1	Yes	No
1A	Calendar Year Call for Direct Assignment Not Direct Worker Premium	3/15	No	No
1B	Calendar Year Alternate Equivalent Premium Call	3/15	No	No
1C	Calendar Year Kansas Municipalities Premium Exclusion Call	3/15	No	No
1D	Calendar Year New Mexico Small Policy Exemption Call	3/15	No	No
3	Policy Year Call	4/1	Yes	Yes
3A	Policy Year—Assigned Risk Call	4/1	Yes	Yes
5	Calendar Accident Year Call	4/1	Yes	Yes
5A	Calendar Accident Year—Assigned Risk Call	4/1	Yes	Yes
8	Reimbursement Report	4/1	Yes	No
10	Schedule Rating and Other Prospective Premium Adjustment Call	4/1	Yes	No
10T	Year-to-Policy Year Call for Schedule Rating Modifications	4/1	Yes	No
14	Calendar Year Expense Call	3/1	Yes	No
18	Accident Year Court/Verdict Loss Adjustment Expense	4/15*	Yes	No
26	North Carolina Addendum for Code 90, 91, and #19	3/1	Yes	No
27	Large Loss and Catastrophe Call	4/1	Yes	Yes
30A	Virginia Coal Mine Policy Year—Assigned Risk Call	4/1	Yes	Yes
30V	Virginia Coal Mine Policy Year—Voluntary Call	4/1	Yes	Yes
33	Virginia Coal Mine Large Loss and Catastrophe Call	4/1	Yes	Yes

## How Do I Report the Data?

### Financial Data Collection (FDC)

- Create
- Copy
- Validate
- Edit
- Submit



## Primary Resources on ncci.com

- **Financial Call Reporting Guidebook**
- Circulars
- **Data Quality Guidebook**
- **Financial Data Collection** tool
- Financial Data Validator
- **Data Manager Dashboard**



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation


### Recommended Sections in Reporting Guidebooks

- **Data Quality Guidebook:** provides details regarding compliance program called **Aggregate Data Quality Incentive Program (ADQIP)**


Recommended Sections in Reporting Guidebooks

**Data Quality Guidebook**

- Provides details regarding the compliance program called **Aggregate Data Quality Incentive Program (ADQIP)**



NCCI's DATA NOW PROGRAM  
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### NCCI Academy



**CURRICULUM**

## Data Reporting Basics

Last Updated 04/10/2023 Duration 43 minutes

**Details**

The Data Reporting Basics curriculum consists of six courses representing data types reported to NCCI. Each course provides a high-level overview of the corresponding data type, how various events within a workers compensation policy translate into the various data types, and how NCCI uses the data generated from each data type for core products and services. It is recommended, but not required, that you take the courses in the order listed, and a knowledge check is available at the end of the curriculum. Upon successful completion of the Data Reporting Basics curriculum, you will receive a certificate.



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Additional Resources—Financial Calls

- Learning Center
- Publications/Reports Section
- DNP Resource Library

<div>GENERAL</div> <div>POLICY AND POC</div> <div>UNIT STATISTICAL DATA</div> <div><b>FINANCIAL CALLS</b></div> <div>INDEMNITY DATA CALL</div> <div>DETAILED CLAIM INFORMATION</div> <div>MEDICAL DATA CALL</div> <div>POOL DATA</div>	<div>PRODUCTS</div> <ul style="list-style-type: none"><li>• Circulars (part of Atlas Underwriting Bundle)</li><li>• Data Manager Dashboard</li><li>• Data Transfer via the Internet</li><li>• Financial Data Collection</li><li>• NCCI Atlas (Access Manuals)</li><li>• State Insight</li></ul> <div>RESOURCES</div> <ul style="list-style-type: none"><li>• Financial Data Call Edit Matrix</li></ul>	<div>LEARNING CENTER</div> <ul style="list-style-type: none"><li>• Financial Calls Module (9 courses)</li></ul> <div>PUBLICATIONS / REPORTS</div> <ul style="list-style-type: none"><li>• Financial Data Collection Tool Enhancements - Now Available! <b>New</b></li><li>• Preview of 2024 Financial Call Reporting Season</li><li>• Financial Data Collection Tool User's Guide (PDF)</li><li>• FDC Quick Start Guide</li></ul>
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## Financial Call Reporting

### Market Types

- Voluntary:
  - Insureds who can obtain coverage through insurance companies
- Assigned Risk:
  - Insureds who cannot acquire coverage in the voluntary market; coverage is through a state-assigned risk Plan or Pool

Statewide = Voluntary + Assigned Risk

### Primary Ratemaking Calls

- Policy Year
  - Policy Year (Call #3)
  - Assigned Risk (Call #3A)
  - Virginia Coal Mine—Voluntary (Call #32V)
  - Virginia Coal Mine—Assigned Risk (Call #32A)
- Calendar-Accident Year
  - Calendar-Accident Year (Call #5)
  - Assigned Risk (Call #5A)



9

Primary  
Ratemaking  
Calls



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

- Additional Primary Ratemaking Calls
  - Large Loss and Catastrophe (Call #31 and Call #33)
  - Reconciliation Report (Call #8)

### Call #31—Large Loss and Catastrophe

Return to Search Results													
Header Unfixed													
Add Save View Unlock Validate													
Mark for Delete	Claim Number	Policy Number	Cat Nbr	Mkt Type	Policy Date	Accident Date	Cln Stus	Accumulated Paid Losses		Case Outstanding		Defense and Cost Containment Expense	
								Indemnity	Medical	Indemnity	Medical	Accumulated Paid	Case Outstanding
<input type="checkbox"/>	<a href="#">WC12568</a>	AL1235	12	3	03/15/2021	10/08/2021	0	5,000	1,500	100	1,200	100	1
<input type="checkbox"/>	<a href="#">WC98745</a>	AL1234	0	3	01/01/2022	07/15/2022	0	100,000	250,000	300,000	500,000	5,000	10,000
<input type="checkbox"/>	<a href="#">WC67893</a>	AL6789	0	2	08/20/2020	04/16/2021	1	150,000	600,000	0	0	100	0

Market Type: 0 - Assigned Risk, 2 - Large Deductible, 3 - Voluntary Claim Status: 0 - Open, 1 - Closed, 2 - Re-Opened

Total incurred losses  $\geq$  \$500,000.

- Call #31 data is a subset of Statewide and Assigned Risk Calls
- Report Large Deductible claims across states
- Include Extraordinary Loss Event (ELE) claims regardless of size of incurred amount

### Call #8—Reconciliation Report

Used to reconcile Calendar Year data reported to NCCI versus what was reported on company's NAIC Annual Statement—Statutory Page 14.

	Direct Premium Earned (1)	Direct Losses		Direct Defense and Cost Containment Expense (DCEE) Paid (4)
	Paid (2)	Incurred (3)		
Data Reported to NCCI				
1 Industrial Classifications- Including Large Deductible Policies (Calendar- Accident Year Call #0: most recent reporting year; Column 3; Line 2; Columns 4 + 5; Line 2; Columns 4 + 5 + 6 + 7; Line 2; Column 11)	0	0	0	0
Reconciliation Items				
2 F Classifications- Including Large Deductible Policies on a Net Basis	0	0	0	0
3 Maritime and Other PELA Classifications- Including Large Deductible Policies on a Net Basis	0	0	0	0
4 Underground Coal Mine- Including Large Deductible Policies on a Net Basis (Virginia Exception: Underground and Surface Coal Mine)	0	0	0	0
5 National Defense Projects- Including Large Deductible Policies on a Net Basis	0	0	0	0
6 Large Deductible Policies on a Net Basis- Industrial Classifications	0	0	0	0
7 Small Deductible Policies- Difference between gross amounts reported to NCCI and net amounts reported on the NAIC Annual Statement (Kentucky Exception: item not applicable since net amounts reported to NCCI)	N/A	0	0	0
8 Excess Policies	0	0	0	0
9 Loss Assessments Excluded from Losses Reported to NCCI	N/A	0	0	N/A
10 Incurred But Not Reported (IBNR) and Bulk Reserves	N/A	N/A	0	N/A
11 Catastrophe and Terrorism Provision Premium	0	N/A	N/A	N/A
12 Total [(1) + (2) + (3) + (4) + (5) + (6) + (7) + (8) + (9) + (10) + (11)]	0	0	0	0
NAIC Annual Statement				
13 Exhibit of Premiums and Losses (Statutory Page 14 Data), Line 16	0	0	0	0
Difference - explain below				
14 Difference = (13) - (12)	0	0	0	0
Reason for Difference				
15 Premiums Earned*				
16 Losses Paid*				
17 Losses Incurred*				
18 Defense and Cost Containment Expense Paid**				

\*An explanation is not necessary if the difference is between (\$0.000) and (\$5.000).  
\*\*An explanation is not necessary if the difference is between (\$50.000) and (\$500.000).

\*An explanation is not necessary if the difference is between \$(5,000) and \$5,000.

\*\*An explanation is not necessary if the difference is between \$(50,000) and \$50,000.

### State-Specific Calls

- Schedule Rating—Texas (Call #10T)
- Calendar Year Expense—Arizona, North Carolina, and Virginia (Call #14)
- Addendums—North Carolina (Call #26)



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Supplemental Ratemaking Calls

- Schedule Rating/Other Prospective Premium Adjustments (Call #10)
- Accident Year Countrywide Loss Adjustment Expense (Call #19)

### Premium-Based Billing and Residual Market Calls

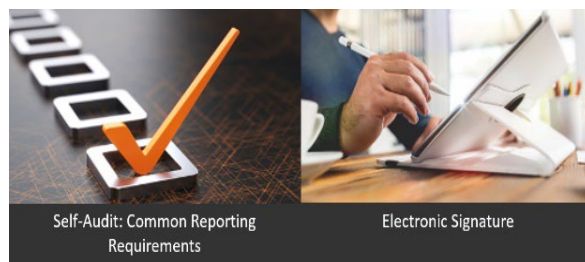
- Net Direct Written Premium (Call #1)
- Direct Assignment Net Direct Written Premium (Call #1A)
- Alternate Equivalent Premium (Call #1B)
- Kansas Municipalities Premium Exclusion (Call #1C)
- New Mexico Small Policy Exemption (Call #1D)

### Financial Data Compliance Form

Form contains three parts:


- Part 1: Self-Audit Checklist
- Part 2: Self-Audit-Additional details
- Part 3: Acknowledgement Electronic Signature

**Note:** Required if Calls #3 and #5 are reported.



### Financial Call Reporting Resources

**Financial Call Reporting Guidebook:**



***Financial Call Reporting Guidebook:***

***Part 5—Financial Call Components***

***Part 6—Additional Requirements for Experience***

***Part 7—DSR Level Premium***

***Part 9—Financial Call Instructions***





# Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

## Reporting Rules



- Call data is reported to state of exposure regardless of Call type
- Calls are reported on a direct basis (total premiums received before considering reinsurance)
- Call data is valued as of December 31

## State of Exposure—Example

An insured has a workers compensation policy with a Georgia (GA) exposure. One of the workers was injured on a job in Florida. Which state is the premium and loss data reported in?



## Ratemaking Call—Format

The screenshot shows the NCCI Financial Data Collection interface. At the top, it displays the NCCI logo and the text 'Financial Data Collection'. Below this, it shows the 'State: ALASKA' and 'Carrier Group: 26256-NCCI TRAINING MARINE INS CO'. The 'Valuation Date: 12/31/2023' and 'Call: 3 Policy Year' are also displayed. The interface includes a 'Page 1' and 'Page 2' tab, a 'Header Unfixed' dropdown, and buttons for 'Save', 'View', 'Reset', 'Unlock', and 'Validate'. The main table displays data for 'Policy Year Accumulated Earned Premium', 'Policy Year Accumulated Paid Losses', and 'Policy Year Case Outstanding'. The table has columns for 'Policy Year', 'Standard at NCCI Designated Stat. Reporting Level (1)', 'Standard at Company Level (2)', 'Net (3)', 'Indemnity (4)', 'Medical (5)', 'Indemnity (6)', and 'Medical (7)'. The data rows show values for 'Prior to 1993' and years 1993 through 1998, with all values currently set to 0.






## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Three Types of Premiums

Designated Statistical Premium (DSR)	Company Standard Premium	Net Premium
<ul style="list-style-type: none"><li>▪ Premium earned using the appropriate NCCI-published rates or loss costs</li><li>▪ Used for ratemaking</li></ul>	<ul style="list-style-type: none"><li>▪ Earned premium using company's loss cost multipliers or rate deviations</li><li>▪ Before application of adjustments</li><li>▪ Used for Validation</li></ul>	<ul style="list-style-type: none"><li>▪ Actual earned premium</li><li>▪ After application of adjustments</li><li>▪ Calendar Year reconciles to NAIC Annual Statement</li></ul>

### Paid + Case Losses

- Two loss categories:
  - Indemnity—Replacement of lost wages
  - Medical—Medical care related to on-the-job injury
- Losses are broken down into:
  - Paid—Monies paid for claims, reported on an accumulated basis
  - Case Reserves—Monies set aside for future payments do not include Incurred But Not Reported or bulk reserves

 Keep in mind, Medical Paid and/or Case Reserves on medical-only claims are included in the losses; however, this type of claim is **not** included in the indemnity claim count.

### Indemnity Claim Counts

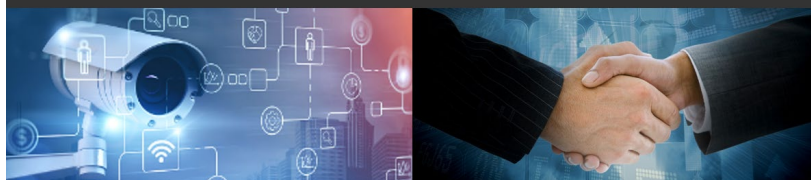
Include	Exclude
<ul style="list-style-type: none"><li>▪ Claims with an indemnity paid, indemnity case reserve, or both</li><li>▪ Open, closed, or reopened</li></ul>	<ul style="list-style-type: none"><li>▪ Medical-only claims</li><li>▪ Defense and Cost Containment Expense (DCCE)-only Claims</li><li>▪ Claims closed with no payment</li></ul>



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Defense and Cost Containment Expenses (DCCE)

- Loss Adjustment Expense:
  - Defense by coverage provider for litigation involving a claim
- Cost Containment Measures



### Call Relationships

Call Number	Validated Against Call(s)
3	3A, 5, 10, 26, 31
3A	3, 5A, 31
5	3, 5A, 8, 26, 31
5A	3A, 5, 31
8	5
10	3
14	26
26	3, 5, 14
31	3, 3A, 5, 5A
32A	33
32V	33
33	32A, 32V

### Workflow

#### Workflow Benefits

Streamline reporting:

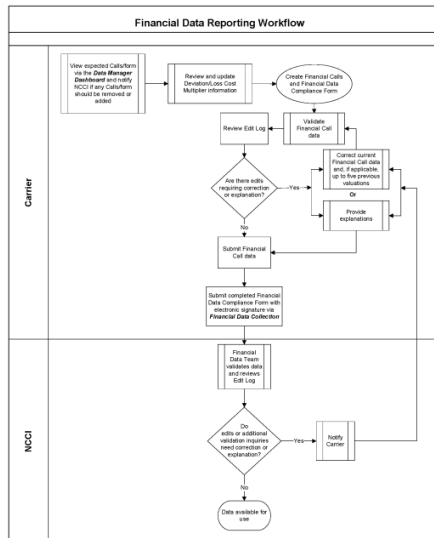
- Accuracy
- Efficiency



# Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

## Recommended Reporting Workflow

### Part 3—Financial Data Reporting Workflow



## Key Steps

- Carrier
  - Step 1: Identify Expected Calls and Compliance Form—**Financial Call Reporting Guidebook**

Call No.	Required Reporting	Not Required	Reporting Exceptions
31 Large Loss and Catastrophe Call	<p>You are required to report Call #31 if you have written workers compensation policies, and:</p> <ul style="list-style-type: none"><li>Have claims with Accident Year 1984 or later with combined (indemnity + medical) total incurred loss of paid plus case outstanding of \$500,000 or more and</li><li>Include Large Deductible policies with Large Loss claims as defined in Part 9, Call #31.</li></ul> <p>Catastrophe Losses</p> <ul style="list-style-type: none"><li>Have claims that meet the criteria for Catastrophe Number 11, 12, 13, 14, 26, 48, 77, 87, 93 and/or 98 reporting</li><li>Report all Catastrophe Number 11, 12, 13, 14, 26, 48, 77, 87, 93, and 98 claims, regardless of the size of total incurred loss</li></ul> <p><b>Note:</b> The reporting requirement of this Call also applies to Florida self-insured funds.</p>	<p>You are not required to report Call #31 if:</p> <ul style="list-style-type: none"><li>You do not have any claims as of the current valuation from Accident Year 1984 or later with combined (indemnity + medical) losses of paid plus case outstanding greater than or equal to \$500,000; and</li><li>You do not have any claims that meet the Catastrophe Number 11, 12, 13, 14, 26, 48, 77, 87, 93, and/or 98 criteria; or</li><li>You are not required to report Calls #3 and/or #5 if you have not written Large Deductible policies or do not have Large Deductible Large Loss claims as defined in Part 9, Call #31.</li></ul>	<p>This Call is not reported for Virginia Coal Mine, F-classification, Excess, or National Defense Base (under the National Defense Projects Rating Plan) claims.</p>

Valuation Year/Call Center	Total	Received	Adjusting	Final/Account
2019	24	0	0	\$0
Financial Data Compliance Form	1	1	0	\$0
3 Policy Year	3	1	0	\$0
33912	5	2	0	\$0
3 Calendar Accident Year	3	2	0	\$0
3 Reconciliation Report	3	2	0	\$0
33 Schedule Rating and Other Prospective Premium Adjustments	3	2	0	\$0
337 Free Supplemental Call	1	1	0	\$0
33 Countrywide Loss Adjustment Expense	1	1	0	\$0
33 Large Loss and Catastrophe Call	3	2	0	\$0



## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

- Step 2: Review and update Deviations History in the **FDC** tool—Carrier filed and approved rate Deviations or Loss Cost Multiplier (LCM) filing

Deviations

Search  
Carrier Code  Select

Carrier Code=90002 State=GA X

Search Results

+ DEVIATION	State	Filed By ↓	Carrier Effective	NCCI Effective	Rolling Multiplier (Auto-Adopt)	Carrier Deviation	DSR Change Factor
	GA	90002	03/31/2020	03/01/2020	N/A	1.427	

- Step 3: Create Calls—Create ALL Calls for a given state at one time

### Create Financial Calls and Compliance Form

Financial Data Collection

- Message Center
- Deviations
- Call Data
  - Search Call Data
  - Create Call Data
  - Copy Call Data
  - Import Call Data

- Create—Key in data
- Copy—Baseline using data from prior valuation
- Import—Uses record layout in CSV format

Publications and Training

- Financial Call Edit Matrix
- Reporting Guidebook
- Data Quality Guidebook
- Import Record Layouts
- Import Record Templates
- Online Product Training

**Note:** Create ALL Calls for a Given State at One Time

### Create Financial Calls and Compliance Form

Financial Data Compliance Form

1 Call for Net Direct Written Premium

1A Direct Assignment Experience by State

1B Alternate Equivalent Premium

1C Kansas Municipalities

1D New Mexico Small Policy Exemption

3 Policy Year

3A Assigned Risk Policy Year

5 Calendar-Accident Year

5A Assigned Risk Calendar-Accident Year

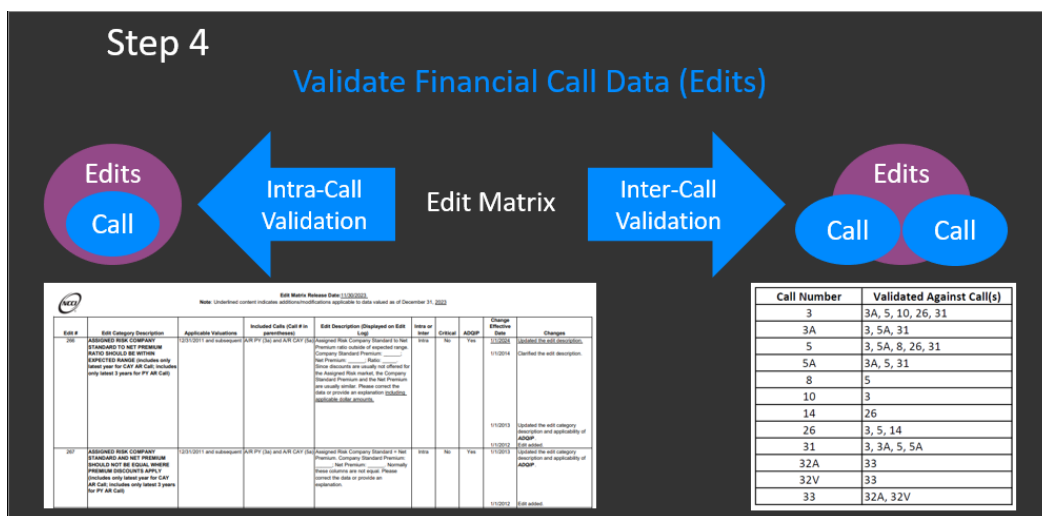
Call Type:

Submit Reset

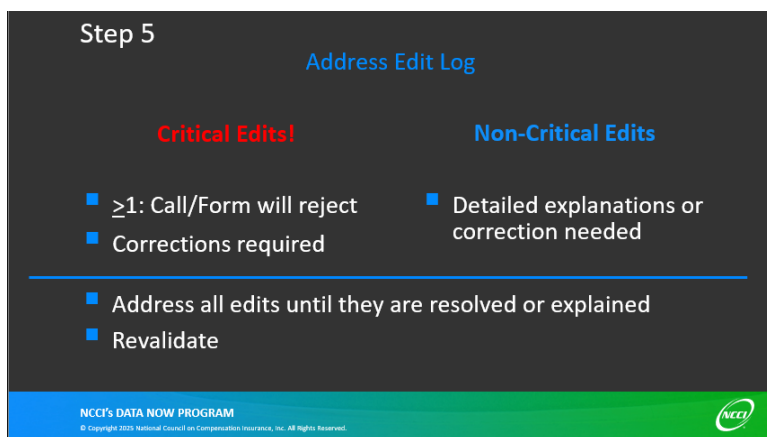


## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

- Step 4: Validate Financial Call Data (Edits)
  - Intra-Call validation—Edits performed within a single Call
  - Inter-Call validation—Edits performed comparing similar data input fields for Calls that are related



- Step 5: Address Edit Log—Critical and non-critical edits



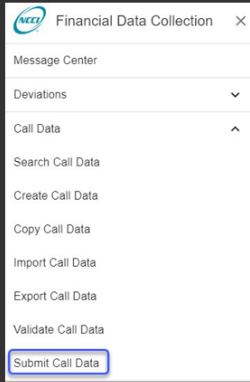


## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

- Step 6: Submit Financial Call Data and Compliance Form

### Submit Financial Call Data and the Compliance Form

- Most Calls and the Compliance Form are due April 1
- Subject to **ADQIP** Timeliness and/or Quality Assessments



- Step 7: Resolve Validation Inquiries Post-Submission

NCCI Validation	Carrier Response
<ul style="list-style-type: none"><li>■ Actuarial Analysis</li><li>■ Edit Validation and Notifications</li><li>■ Data Comparisons</li></ul>	<ul style="list-style-type: none"><li>■ Provide Explanations or Corrections</li><li>■ Address by Due Dates Provided</li></ul>

### When Is Data Available for Use?

- Financial Calls and Compliance Form submitted to NCCI
- Edit Notifications are resolved
- All additional Validation items are resolved

### Workflow Recap

- Step 1: Identify Expected Calls and Compliance Form
- Step 2: Update Deviations
- Step 3: Create Calls
- Step 4: Validate
- Step 5: Address Edits
- Step 6: Submit
- Step 7: Resolve

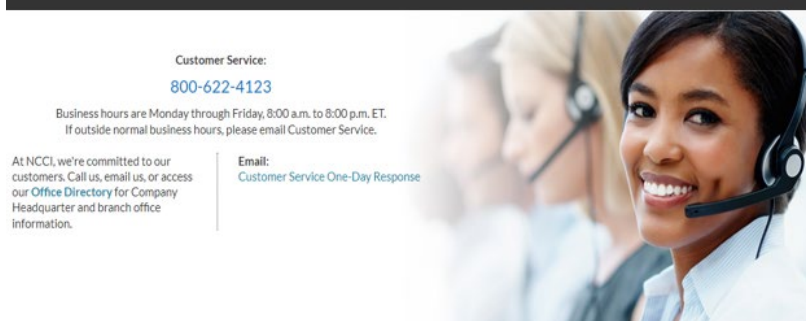


## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Tools Needed for Reporting Data Online Data Reporting and Monitoring Tools

- **Financial Data Collection** tool (**FDC**)
- **Data Manager Dashboard** (**DMD**)
- **Data Transfer Via the Internet** (**DTVI**)
- Access Verification

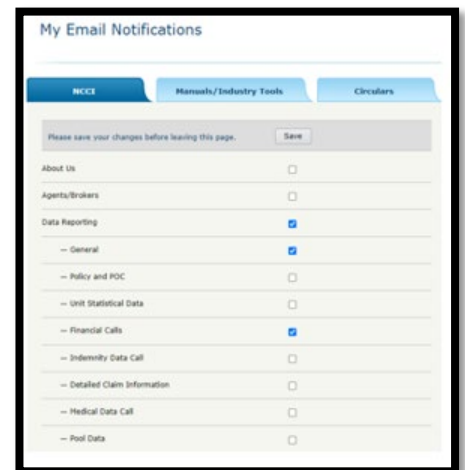
#### Access Verification – Customer Service



### Access Verification—Email Notifications Setup

#### Under My Email Notifications are three tabs:

- NCCI
- Manuals/Industry Tools
- Circulars












## Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

### Financial Season Timeline

Example of 2025 Financial Call Season:

 Q3 2024	 Q4 2024	 Q1 2025	
<ul style="list-style-type: none"><li>Financial Season web article</li><li>Season preview</li><li>Other applicable communications</li></ul>	<ul style="list-style-type: none"><li><i>Financial Call Reporting Guidebook</i></li><li><i>Data Quality Guidebook</i></li></ul>	<ul style="list-style-type: none"><li><i>Financial Data Collection</i> tool</li><li>Introductory email</li><li>Season web article: Extended Hours</li></ul>	Create and submit: <ul style="list-style-type: none"><li>Financial Calls</li><li>Financial Data Compliance Form</li></ul> 

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