City of Aniak

CITY COUNCIL REGULAR MEETING

At the Aniak City Office or Teleconference on Request
Wednesday, June 17, 2026 at 6:00 PM

AGENDA

I. **Call to Order**

II. **Roll Call**

III. **Approval of Agenda**

IV. **Public Participation**

V. **Previous Meeting Minutes-** None at this time

VI. **Reports**

- A. Mayor Report-D. Bonanno
- B. Aniak Volunteer Fire Department - SCERP
- C. Public Works - F.Vaska/D.Phillips
- D. City Clerk/Treasurer- Financial Report
- E. City Manager - L. Kameroff

VII. **Old Business**

- A. FY24 SAFER Grant Application Decision
- B. Sales Tax Questions and Forms Revisions
- C. Sewer Utility Collection Agency Review, Discussion & Selection for Past Due Accounts

VIII. **New Business**

- A. APEI Distribution of Capital from Merger
- B. Ak Public Risk Alliance Renewal Summery Quote for FY27

IX. **Council Comments**

X. **Time and Place of Next Meeting-** July 15, 2026 6pm

XI. **Adjourn**

Attested:

____
Mayor David Bonanno *Signed: Date*

____
City Manager Lenore Kameroff *Signed: Date*

Gmail

Lenore Kameroff <cityofaniak@gmail.com>

FY 2024 SAFER Grant Application Decision

1 message

FEMA (Federal Emergency Management Agency) <fema@service.govdelivery.com> Fri, Jun 5, 2026 at 11:53 AM
To: cityofaniak@gmail.com

Grant Application Decision | June 5, 2026

Dear Applicant,

Thank you for applying to the Fiscal Year (FY) 2024 Staffing for Adequate Fire and Emergency Response (SAFER) Grant Program. After reviewing your application, we regret to inform you that it was not chosen for funding this year.

The SAFER Program is very competitive. In 2024, FEMA received over 1,300 applications, requesting more than $1.6 billion in funding. Because there was limited money available, many good applications could not be funded.

Applications are reviewed carefully based on set criteria and priorities. We cannot provide individual feedback in this letter, but we want to help you prepare for future applications.

Your Application Status: This letter confirms that your FY 2024 SAFER application was not selected for funding. The FEMA GO system may not show this yet, so we wanted to make sure you know.

For Organizations with Multiple Applications: If you submitted more than one application, this notice only applies to the application(s) that were not funded. If you received a separate award notice, that award is still valid. For details on each application, check your FEMA GO account or contact the Fire Grants Help Desk.

Apply for FY 2025: We encourage you to apply again for the FY 2025 SAFER Program. The application period is open from May 19, 2026, to June 22, 2026, at 5 p.m. ET.

Resources to Help You Apply for FY25 Awards:

- The SAFER Program Website has helpful tools, including:
- Funding priorities and evaluation criteria
- Frequently Asked Questions (FAQs)
- Narrative Development Toolkit
- Self-Evaluation Sheets
- Application Checklist
- Online tutorials
- Fire Grants Help Desk: Call (866) 274-0960 or email firegrants@fema.dhs.gov for questions or help with your application.
- FEMA GO Help Desk: For technical help with the FEMA GO system, email femago@fema.dhs.gov or call (877) 585-3242.

Tips for a Strong Application:

- Read the Notice of Funding Opportunity (NOFO) to understand requirements and priorities.
- Use FEMA's tools, like the checklist, to prepare your application.
- Match your department's needs with the program's top funding priorities.
- Clearly explain your department's situation and why you need funding.
- Answer each question clearly and separately.
- Include all eligible costs to show the full scope of your project.
- Make sure your project can be finished within the grant's timeline.
- Review your application before submitting and confirm the FEMA GO system says 'Submitted to FEMA.'

Thank you for your dedication to fire and emergency medical services. FEMA and DHS appreciate your commitment and will continue to support first responders.

Fire Grants Home Page: https://www.fema.gov/grants/preparedness/firefighters

AFG Regional Representatives: https://www/fema.gov/grants/preparedness/firefighters/regional-contacts

Fire Grants Help Desk:

Help Desk Hours: M-F 8 a.m. - 4:30 p.m. ET

Help Desk Email: firegrants@fema.dhs.gov

Help Desk Telephone (Toll-Free): 1-866-274-0960

SHARE

FEMA

Update Your E-mail Address | Change Delivery Preference | Update State and Zip Code

Subscribe to receive alerts during disasters in your state.

If you have questions or problems with the subscription service, please contact subscriberhelp.govdelivery.com.

This service is provided to you at no charge by FEMA.

Gmail

Lenore Kameroff <cityofaniak@gmail.com>

Re: New Forms for Sales and Tobacco Taxes

1 message

Megan Leary <megan.leary@kuskokwim.com> Wed, May 20, 2026 at 12:45 PM
To: Lenore Kameroff <cityofaniak@gmail.com>
Cc: Cheryl Tanner <cheryl.tanner@kuskokwim.com>

Hi Missy, I had some questions regarding the bed sales tax per the ordinance you provided:

1. TKC Fish Wheel is a non-profit that owns and operates the Arviiq Training Center, when we provide lodging services at Arviiq it is provided by the non-profit and paid to TKC Fish Wheel, the non-profit. Per your ordinance, as a non-profit any lodging services we provide at Arviiq would not be applicable to paying the sales tax and the bed tax. **I want to confirm that this is correct per your ordinance exemptions.**

2. If we provide lodging at the green TKC employee house to a non-profit such as a tribal organization, BIA, DOT, etc. that those lodging services would be exempt from paying the sales tax and the bed tax as well. **I want to confirm that this is correct per your ordinance exemptions.**

3. When we provide lodging at our green TKC employee house for one of our training programs, and that is being paid for by TKC Fish Wheel, our non-profit, that lodging is exempt from the sales tax and bed tax as well. **I want to confirm that this is correct per your ordinance exemptions.**

4. **Please clarify so we can invoice correctly**: If we charge $100 per night, and there is one person lodging in the employee house for one night, is the total $110 then multiply that by the 2% sales tax for the total, or is it the $100 multiplied by the 2% sales tax THEN the additional $10 added?

5. If we lodge someone 60 years of age and older, they would be exempt from the sales tax and the bed tax?

6. Also, it would be more clear on reporting if there are two separate forms for reporting the taxes owed; one for the sales tax and one for the bed tax, the same way that the tobacco excise tax has its own reporting form. It was unclear to our staff how to fill out the form correctly.

If we have more questions I will send them within the same email thread.

Thank you for your time,

Megan Leary
Vice President of Operations
The Kuskokwim Corporation-Aniak Office
P.O. Box 227
Aniak, Alaska 99557
Ph: 907-675-4275
www.kuskokwim.com

City of Aniak

P.O. Box 189 Aniak, Alaska 99557
Ph: (907)675-4481
email: cityofaniak@gmail.com

Business Registration for Sales Tax Collection

- New Business
- Change in Ownership

Business Identification

Start Date of Business: ______________________

Type of Business: __________________________

Business Name: ____

Owner(s) : ____

Alaska Business License Number: _________________ EIN/SS#: ___________________

Contact Information

Name of Contact for Business: ____

Phone Number: ____________________ Email Address: ___________________________

Mailing Address: ____

Other Business Information

Physical Location Address: ____

City: _______________________ State: ______________ Zip code: __________________

Business Phone Number: ____________________ Business Email: ___________________

General Description of Business Activities:

____

Printed Name & Title of Authorized Representative: _________________________________

Signature: _______________________________

Received by: Date:

City of Aniak

P.O. Box 189 Aniak, Alaska 99557
Ph: (907)675-4481
email: cityofaniak@gmail.com

City of Aniak
General Information on the Collection and Filing of Sales Tax

Business Registration
Within (10) days of notification by The City of Aniak, all businesses operating within the City shall register and obtain the required reporting forms, as well as those businesses not permanently located in the City within 24 hours of arrival. The City of Aniak will issue a business registration certificate required by anyone conducting sales, providing services or renting rooms on a temporary basis in the City of Aniak. This is a one-time registration that does not require annual renewal.

Sales Tax Rate
All sales, rentals, and services provided in the City of Aniak are subject to a 2% sales tax.

Bed Tax Rate
Rentals and lodging for habitation by transients for a duration of less than thirty (30) consecutive days are subject to a $10 per person, per night charge in addition to the 2% sales tax.

Filing a Return
Each person engaged in business or rentals and lodging in the City of Aniak is required to file a sales tax return in accordance with the City of Aniak Municipal Code Chapter 5.30.
Returns must be filed even if there are no sales conducted in that filing period.

Filing Schedule: Quarterly
Returns are filed quarterly and due on the last business day of the month following the filing period.

Quarter	Quarterly Timetable	Remittance Due Date
1st Quarter	January 1st-March 31st	April 30th
2nd Quarter	April 1st-June 30th	July 31st
3rd Quarter	July 1st-September 30th	October 31st
4th Quarter	October 1st-December 31st	January 31st

Late fees, Penalties and Interest
The following late fees, penalties and interest are due on delinquent returns.

- Late Filing Fee: There is no late filing fee.
- Late Filing Penalty:
    - Penalty Rate at 5% per month delinquent
    - Interest rate of 8% per annum on the delinquent amount

Filing and Payment Options
Returns and payments may be remitted to the City of Aniak P.O. Box 189 Aniak, Alaska 99557 with checks made out to the "City of Aniak", or electronically through the filing portal at www.amstp.munirevs.com.
Physical returns and /or payments can also be mailed to AMSTP directly: Alaska Municipal Sales Tax Program One Sealaska Plaza, STE 302 Juneau, Alaska 99801with checks made out to "Alaska Municipal Sales Tax Program" or "AMSTP"

Change in Ownership or Closing your Business
Closing or selling your business? Final returns must be filed within 15 days before closing the business. To close the business, complete the "Business Sale or Closure Form" and send to the City of Aniak or AMSTP either by mail or email. Please contact AMSTP at 907-790-5300 or email at amstp@akml.org.

City of Aniak

P.O. Box 189 Aniak, Alaska 99557
Ph: (907)675-4481
email: cityofaniak@gmail.com

Exemptions

The following sales shall be exempt from sales and use tax imposed by the City:

1. Casual and isolated sales that are not made in the regular course of business.
2. Sales of insurance and bonds of guaranty and fidelity.
3. Charges for funeral services.
4. Rentals or Leases of residential housing units.
5. Electric and telephone bills.
6. The sales of goods or services by churches or other religious organizations unless competing with private companies engaged in similar business.
7. The sale of real property; except the amount claimed as commission shall be taxed.
8. Commercial airline tickets.
9. Sales of motor vehicles, parts and accessories.
10. Groceries purchased outside the city for resale.
11. Hospital, medical and dental services and sales of prescribed medicines, drugs and/or appliances.
12. Subscriptions to magazines and newspapers.
13. Sales and services by or to organizations that the IRS recognizes as a tax-exempt organization in Section 501© (3) of the Internal Revenue Code; provided, that the sale or service by the organization is not for use in an “unrelated trade or business” of that organization, as that term is defined in Section 513 of the Internal Revenue Code.
14. Sales and services by or to the United States, the State of Alaska, and any of their agencies, instrumentalities, or political subdivisions and federally recognized tribes.
15. Sales conducted by non-profit organizations for charitable gaming or fundraising.
16. Sales made to persons 60 years and older.
17. Gasoline, Avgas, and home heating fuel.
18. That amount in excess of $1,000 in any one sales transaction. (i.e., if you sold an appliance for $1,200, you would only charge tax on the first $1,000).
19. All purchases paid for with food coupons, food stamps, or other types of certificates issued under the Food Stamp Act or under the Special Supplemental Food Program for Women, Infants and Children.

Not exempt and not intended to be exempt from sales and use tax imposed by the city are:

1. Sales of groceries.
2. Sales of clothing, non-prescription medical supplies, household supplies, hand tools, hardware items, and other personal consumption goods.
3. Proceeds from sales of food in cafeterias, lunchrooms and restaurants operated primarily as retail food establishments.
4. Fees charged for rooms, meals, and other services by motels, hotels, lodges, inns, bed and breakfast establishments, and other transient housing establishments.
5. Sales of snow-machines, ATV’s, boats, outboard motors, parts and accessories.

Taxicab operators are exempt from all provisions of this section except as stated in this paragraph. In lieu of sales tax, taxicab operators shall purchase annually, for each taxi operated, a $50 permit issued by the City of Aniak. All taxi permits shall run from July 1st of each year to June 30th of the following year.

If you have further questions or concerns, or would like a copy of the Sales Tax Ordinance please contact the City of Aniak at 907-675-4481 or email: cityofaniak@gmail.com

City of Aniak

P.O. Box 189
Aniak, Alaska 99557
Ph: (907)675-4481
email: cityofaniak@gmail.com

CITY OF ANIAK, ALASKA
Sales Tax on Sales and Services

The tax shall be payable at the end of each quarter and shall be past due on the last day of the month following the end of the quarter

For Quarter Ending ___________________
Type of Business ___________________

Business Name: ___________________________ Business License # ___________________
Address: _________________________________ Contact Phone # _____________________
_________________________________ Email Address: ______________________

Sales Tax Calculation:

1. Gross Sales Tax Sales $______________________
2. Non-taxable Sales $______________________
3. Revenue from all Taxable Transactions $______________________
4. **2% Sales Tax Due (.02 x line 3)** $______________________
5. Interest, and/or Penalties $______________________
6. Deducted for Administration $______________________
7. **Total Sales Tax Remitted** $______________________

Bed Tax & Per Person Calculation:

1. Gross Sales of Transient Lodging $ ______________________
2. Non-taxable Transient Lodging $ ______________________
3. Revenue from all Taxable Lodging Transactions $ ______________________
4. **2% Sales Tax Due for lodging (.02 x line 3)** $ ____________________
5. Total # count of per person, per night subject to Bed Tax:
   Month 1: ______ Month 2: _________ Month 3: _______ Overall Total: __________
6. Flat Rate Bed Tax Due ($10 x line 5) $ ____________________
7. Interest, and /or Penalties $ ____________________
8. Total Sales & Bed Tax Fees Remitted for Lodging (line 4 + line 6) $ ____________________

I declare, under penalty of perjury, that this return (and any accompanying statements) has been examined by me and to the best of my knowledge and belief is a true, correct, and complete return.

___________________________________ ____________________
Owner or Agent of Business Date

____
Printed Name

Mail the original form to the City of Aniak, P.O. Box 189 Aniak, Alaska 99557 with remittance of tax.
Please retain a duplicate for your files.

APRA Alaska Public Risk Alliance
907-560-2010

807 G Street Suite 356
Anchorage, AK 99501

2233 Jordan Avenue
Juneau, AK 99801

May 6, 2026

City Council
City of Aniak
PO Box 189
Aniak, AK 99557

Re: Distribution of Capital from Alaska Public Entity Insurance (APEI)

Dear Members of the City Council,

As you are probably aware, the City of Aniak was a member of APEI, a non-profit organization responsible for administrating a group of public entities that had joined together for the purpose of self-insuring one another and buying excess insurance as a group. Joint insurance arrangements like APEI are often referred to as a "pool".

The APEI membership voted in November 2024 to have APEI merge with the other public entity pool in Alaska, AMLJIA, into a newly created pool, the Alaska Public Risk Alliance (APRA). This merger was completed on July 1, 2025, at which point both APEI and AMLJIA ceased to exist and all liabilities and operations of both pools transferred to APRA.

As part of the merger, APEI had some remaining capital funds that were not required to be transferred to APRA. The APEI Board of Directors adopted a Capital Distribution Plan in April 2025 specifying that these funds were to be distributed to former APEI members over a five-year period, beginning in the spring of 2025. The second distribution is occurring now, with approximately $1,509,000 being sent to former APEI members.

The check for $3,916 accompanying this letter represents the City of Aniak's share of the 2026 distribution.

We appreciated your trust in APEI to manage the pool you have been a part of in the past and look forward to continuing to work with the City of Aniak as part of APRA.

Please feel free to reach out to me if you have any questions.

Sincerely,

Barbara Thurston

Barbara Thurston
Director of Insurance Services
Alaska Public Risk Alliance
(907) 560-2007

cc by email: Lenore Kameroff, City Manager
Samantha Stringer, HUB International Northwest

Calculation of 2026 APEI Capital Distribution
City of Aniak -- APRA ID: 252C

Calculated Based on Contributions, Losses, and Dividends for Policy Years 2002/2003 through 2024/2025 plus the 2025 APEI Capital Distribution

	Sum of All Former APEI Members	Sum of Former APEI Members Qualifying for a 2026 APEI Capital Contribution	City of Aniak
Total Contributions 2002/03 - 2024/25:	332,441,516	196,951,449	400,784
Total Losses Paid PY 2002/03 through 2024/25:	306,485,004	60,676,811	53,426
Net Contributions:	25,956,513	136,274,638	347,358
Total Member Dividends Paid through 7/1/2024:	12,239,058	7,525,374	13,969
Total Capital Distribution paid June 2025:	1,999,415	1,816,443	4,190
Net Contribution less Dividends and Capital Distributions:	11,718,040	126,932,821	329,199

City of Aniak's share of the 2026 Capital Distribution:	0.26%
Total 2026 APEI Capital Distribution:	1,509,856
City of Aniak's 2026 Capital Distribution:	3,916

Members qualify for a Capital Distribution if they still exist, and if their Net Contribution Less Dividends and 2025 Capital Distribution is > $0

A member's share of the distribution is proportional to their share of the Net Contribution less Dividends and the 2025 Capital Distribution for Qualifying Members

Total Losses Paid are as of 3/31/26 and exclude amounts paid by the member under the Deductible or Shared Legal

Alaska Public Risk Alliance
907-560-2010
807 G Street Suite 356
Anchorage, AK 99501
2233 Jordan Avenue
Juneau, AK 99801

To members of the Alaska Public Risk Alliance (APRA):

Attached is the summary of the contributions required for your Policy Year 2026-2027 coverage. Contributions reflect current exposures, coverage selections, and APRA's overall loss experience. Compared to recent years, many members will see smaller changes, and some may see decreases, depending on their individual exposures and loss history.

Members that have increased exposures—such as adding vehicles or property, increasing payroll, or experiencing higher building replacement costs—may see larger contribution changes than members whose exposures remain stable.

Property values and coverage

You may have noticed that the property values on the schedules we sent in March increased from what is listed on your current policy. The APRA property policy provides coverage for the full replacement cost of a destroyed building. This is a significant benefit, but it requires accurate valuations so covered buildings are insured to full replacement cost.

To meet this standard, APRA contracted with a third-party estimator to develop professional replacement-cost valuations for all of our members' larger properties over a four-year period. Some properties were completed in 2025; the remaining valuations will be completed from 2026 through 2028. To promote consistency among members while valuations are in progress, we are also adjusting values for some buildings that have not yet been professionally valued, taking location and use factors into account, to move them in the direction of what we believe to be an appropriate valuation.

We recognize that increased values translate to increased cost. Municipal members who do not want to insure a building for its full replacement cost may elect to list the building on an "Agreed Amount Endorsement," which limits coverage to a stated amount. This option is less expensive than full replacement cost coverage, but it also means greater risk to the member should that building be destroyed.

School district buildings subject to AS 14.03.150 are required by law to be insured for their full replacement cost and not allowed to be insured for an "Agreed Amount". For these buildings only, if their indicated increase is more than 10%, we will allow those values to be phased in over a three-year period. If you wish to have this option for any of the buildings on your schedule, please let us know.

Buildings listed on the Agreed Amount Endorsement are marked as such on the Property Coverage Summary attached to this document. If you would like a marked building covered for full replacement cost, or if you would like to limit another building to an agreed amount, please let us know.

Loss Control Incentives

APRA offers a loss control incentive program to encourage members to participate in activities designed to reduce losses. Details for the 2026-2027 policy year program will be shared with members as they are finalized.

Factors Influencing Contributions

The contributions quoted here for liability and workers' compensation are based on estimates of what you will pay your employees next year. The final numbers may differ from these estimates. After the year ends (in the summer of 2027), we will request your actual payroll amounts, and the liability and workers' compensation contributions will be adjusted accordingly.

The contributions shown also include a factor that reflects each member's historical loss experience. Members with few or no losses receive a small credit, while members with higher losses pay higher contributions. This approach helps promote fairness among members and rewards loss prevention. When members avoid or reduce losses, costs are lower for everyone in the pool, and we are here to help you achieve that.

Members working with a broker receive a broker credit equal to 5% of their contribution amount, up to a maximum of $50,000. If you are working with a broker, you will see this credit at the bottom of your contribution summary.

If you have questions about the quoted contributions or need additional explanation, please contact your broker (if applicable) or the APRA underwriter you have been working with. If you are not sure which underwriter to contact, call APRA at 907-560-2010 and we will connect you with the right person. You are also welcome to call me with questions about your coverage or contribution.

We value the opportunity to serve our members and appreciate your partnership in managing risk across Alaska's public entities. We will continue to share information about APRA's services, coverage, and operations throughout the year, and we welcome your questions and suggestions.

J Good

Jeff Good
Executive Director, APRA
(907) 560-2034

Alaska Public Risk Alliance

Program Contribution Summary

City of Aniak

AcctID# 252C

Broker: Samantha Stringer

Policy Year: July 1, 2026 - July 1, 2027

Broker Firm: HUB International Northwest

Quote #1--Initial Quote

Property & Mobile Equipment

	Aggregate Limit of Insurance	Deductible	Total Stated Value	Net Contribution
PROPERTY - ALL RISK				
Buildings, Contents, Docks, Other	$250,000,000	As Scheduled	$5,414,042	**$9,647.69**
Fine Arts	$5,000,000	$5,000	$0	**$0.00**
Mobile Equipment	$10,000,000	As Scheduled	$372,328	**$1,246.07**
EARTHQUAKE & FLOOD COVERAGE	$150,000,000	As Scheduled		**Included**
EQUIPMENT BREAKDOWN COVERAGE	$250,000,000	As Scheduled		**Included**
TERRORISM COVERAGE	$250,000,000	$25,000		**Included**
			$5,786,370	

Net Property Contribution:	**$10,893.76**
Property Broker Commission:	**$573.35**
Total Property Contribution:	**$11,467.11**

Liability

	Limit of Insurance	Deductible	Estimated Payroll/ Receipts	Net Contribution
LIABILITY				
Comprehensive General Liability	$15,500,000 *	$0	$353,132	**$10,356.66**
Liquor Liability	No Coverage	No Coverage	No Coverage	**No Coverage**
Law Enforcement Liability	$1,000,000	$0		**Included**
VOLUNTEER MEDICAL COVERAGE	50,000	$250		**Included**

Net Liability Contribution:	**$10,356.66**
Liability Broker Commission:	**$545.09**
Total Liability Contribution:	**$10,901.75**

Vehicle Coverage

	Limit of Insurance	Deductible	Vehicle Counts/Insured Values	Net Contribution
Vehicle Liability	$15,500,000	$0	4	**$1,625.00**
Physical Damage	As Scheduled	As Scheduled	$103,600	**$969.28**
UM/UIM Bodily Injury	$1,000,000	$0		**Included**
UM/UIM Physical Damage	$25,000	$1,000		**Included**
Non-Owned Vehicle Liability	$15,500,000	$0		**Included**
Non-Owned Vehicle Physical Damage	$75,000	$2,500		**Included**

Net Vehicle Contribution:	**$2,594.28**
Vehicle Broker Commission:	**$136.54**
Total Vehicle Contribution:	**$2,730.82**

Alaska Public Risk Alliance

Program Contribution Summary

City of Aniak

AcctID# 252C

Broker: Samantha Stringer

Policy Year: July 1, 2026 - July 1, 2027

Broker Firm: HUB International Northwest

Quote #1--Initial Quote

Workers' Compensation

	Limit of Insurance	Deductible	Estimated AK Payroll	Net Contribution
WORKERS' COMPENSATION	Statutory	$0	$353,132	$6,891.44
EMPLOYER'S LIABILITY	$3,000,000	$0		Included
			Net WC Contribution:	$6,891.44
			WC Commission:	$362.71
			Total WC Contribution:	$7,254.15

Specialty Coverages **

	Limit of Insurance	Deductible	Net Contribution
PUBLIC ENTITY CRIME COVERAGE	$1,000,000	$25,000	Included
POLLUTION COVERAGE	$2,000,000	$250,000	Included
CYBER COVERAGE (Aggregate limit)	$10,000,000	$10,000***	Included

Total Net Contribution	$30,736.14
Total Broker Commission	$1,617.69
Total Gross Contribution Before Broker Credit	$32,353.83
Broker Credit	-$1,617.69
Total Contribution	$30,736.14

** Sublimits for Sexual Abuse and Molestation Coverage: $1,000,000 per victim / $5,000,000 aggregate per perpetrator*

*** Details of the sublimits by coverage type for the Specialty Coverages will be provided separately*

****Estimated amount. The cyber deductible is based on the member's annual payroll reported to APRA as of the date of loss*