



## **ANNOUNCING TIM TEBOW** **2026 WPMAEXPO KEYNOTE SPEAKER**

Tim Tebow is a speaker, entrepreneur, college football analyst for ESPN and SEC Network, the author of five New York Times bestsellers, and the founder of the Tim Tebow Foundation—dedicated to bringing Faith, Hope and Love to those needing a brighter day in their darkest hour of need.

Prior to his current endeavors, Tim was an NFL quarterback, a two-time NCAAF national champion, Heisman Trophy winner, and College Football Hall of Fame inductee.

Registration for the 2026 WPMAEXPO opening soon. Watch for details to come.

### **We'd love to see you at the UPMRA Convention!**

Join Us! September 9-11, 2025  
Sheraton Park City, Park City, Utah



Online registration is closing soon, this is your last chance to **REGISTER ONLINE.**

Join us for an unforgettable event filled with learning, networking, and industry insights.

**Don't wait! CLICK HERE to register online today!**

### **Happy Labor Day**

Each September, Labor Day gives us the opportunity to pause and honor the hard work, dedication, and contributions of America's workforce. First established as a federal holiday in 1894, it was created to recognize the men and women whose efforts continue to build and strengthen our communities and industries.

Our office will be **closed** on **Monday, September 2**, so our team can enjoy time with family and friends.

We wish you a safe, enjoyable Labor Day weekend filled with family, friends, and a chance to recharge.



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### **The View from Capitol Hill: Legislating in 2025, Campaigning for 2026**

***Congress returns next week from the August recess and Labor Day holiday facing just 16 legislative days to fund the government and address several must-pass items before the September 30 shutdown deadline.***

House Republicans plan to move a series of appropriations bills across the floor in early and late September, while the Senate is readying bipartisan funding measures. Ultimately, negotiations between Speaker Mike Johnson (R-LA), Majority Leader John Thune (R-SD), and Democratic leaders are expected to center on a short-term continuing resolution (CR) to avert a shutdown. With limited legislative vehicles left this year, that CR could also become a vehicle for other policy priorities needed to win support from both conservative Republicans and House Democrats.

Republicans are also weighing a second reconciliation bill to advance tax cuts and roll back Biden-era programs, a move that would bypass the Senate filibuster and deliver another win ahead of the 2026 midterms. At the same time, attention is turning to the Farm Bill. Although the "Big Beautiful Bill" addressed roughly half of its usual scope, House Agriculture Committee Chairman G.T. Thompson (R-PA) insists on passing a full reauthorization this year. The House version of the 2024 Farm Bill cleared committee in May 2024, but despite promises from House Republican leadership, the measure never reached the floor. The 2024 Farm Bill stalled on the House floor, forcing a one-year extension (the second in two years) that now expires September 30, 2025.

### **While the funding deadline looms, Washington is already shifting focus to the 2026 midterm elections**

Last week, the Texas Legislature approved a redrawn congressional map expected to give House Republicans an edge in five seats beginning in 2026. The results set off a broader redistricting fight in states such as California, Indiana, and more are anticipated. According to the most recent analysis from the Cook Political Report, the new Texas map increases the Republicans' odds of winning the House from 73% in April to 92% today.

Despite a Senate map that appears to favor Republicans, Democrats are increasingly optimistic about their chances of retaking the Senate in 2026. The GOP message around President Trump's marquee legislative package the "Big Beautiful Bill" is not resonating with constituents. Meanwhile, Democrats recruited high-profile candidates including Rep. Chris Pappas (NH), former Gov. Roy Cooper (NC), and former Sen. Sherrod Brown (OH). Republicans, meanwhile, face contentious primaries in must-win states like Georgia and Texas where Republican infighting could bolster Democrats.

Race predictions and polling only mean so much and these numbers will change significantly in the 14 months leading up to the election. For context, in August 2017 – 14 months ahead of the 2018 midterms - Republicans were predicting to win 234 seats. This number fell to 216 by August 2018 and 207 by November. On election night, Republicans won just 199.

In anticipation of the midterms, President Trump and Congressional Republicans must turn control of Congress and the "Big Beautiful Bill" into visible, voter-friendly results while avoiding messy primaries and unforced errors. Democrats see opportunity through recruiting popular statewide candidates, strong fundraising, and voter skepticism of Republican leadership in 2025. Over the next 6–9 months, whether President Trump and Congressional Republicans can deliver tangible gains for the American people will shape the battlefield for November 2026.

### **EPA Proposes to Disapprove California's "Clean Truck Check" Rule**

On August 25, the U.S. Environmental Protection Agency (EPA) proposed to disapprove California's "Heavy-Duty Inspection and Maintenance Regulation," known as the Clean Truck Check rule. Developed by the California Air Resources Board (CARB) as a revision to the state's implementation plan (SIP) under the Clean Air Act (CAA), the rule would establish periodic emissions testing for heavy-duty diesel and alternative-fuel vehicles over 14,000 pounds operating on California roads. EPA's central concern is that the rule would apply not only to California-registered vehicles but also to trucks from out-of-state, raising issues of extraterritorial enforcement.

Under the CAA, EPA sets national ambient air quality standards (NAAQS) for criteria pollutants such as nitrogen oxides and particulate matter. States must adopt SIPs showing how they will attain and maintain those standards, and once approved by EPA, SIPs become federally enforceable. With several regions of California still in nonattainment, CARB argues the Clean Truck Check rule is critical to reducing emissions from heavy-duty vehicles, which account for more than half of the state's on-road emissions. CARB projects that by 2037, the program would significantly reduce nitrogen oxides and particulate matter emissions tonnages, driving significant progress for attainment.

EPA, however, emphasized that this design effectively creates a backdoor emissions standard with nationwide implications, extending California's regulatory authority beyond its borders. If finalized, EPA's action would prevent California from establishing and enforcing the Clean Truck Check regulation. This outcome carries important implications for EMA companies that service California markets, as it would affect compliance planning and operational costs associated with fleet emissions monitoring.

More broadly, EPA's proposed disapproval reflects ongoing tensions over federalism, preemption, and the limits of state authority in regulating vehicle emissions. The proposal is open for a 30-day public comment period, ending September 25, 2025. EMA will continue to track developments closely and advocate against regulations that restrict interstate commerce, disrupt fuel markets, or limit consumer choice.

See rule proposal [here](#).

#### **EPA Acts on SRE Backlog, Signals Potential for Future Reallocation**

EPA's ongoing Renewable Fuel Standard (RFS) rulemaking for 2026 and 2027 raises renewed concerns about how the Agency will treat Small Refinery Exemptions (SREs). While EMA takes no position on the merits of granting individual exemptions, the association strongly opposes reallocation of exempted volumes. Reallocation alters compliance obligations and injects volatility into downstream fuel markets, disproportionately impacting small business fuel marketers. On August 22, however, EPA appeared to confirm that reallocation of exempted volumes may be part of the program going forward when it announced actions on SRE petitions from the 2016 – 2024 compliance period.

Reallocation occurs when EPA redistributes exempted volumes across other obligated parties, effectively raising their compliance burdens. This practice can inflate Renewable Identification Number (RIN) values and destabilize wholesale fuel pricing. For small and mid-sized marketers operating on tight margins, these swings undermine long-term planning and often must be absorbed or passed along at the pump.

While EPA's action on the backlog of SRE petitions is a positive development, revealing some of the agency's approach to SREs, the future of SRE petitions remains unsettled, with ongoing litigation and unresolved questions exemption criteria. Even EPA acknowledges in the RFS proposal that there is "significant uncertainty regarding the number of petitions that could be granted for 2026 and 2027." While EPA has attempted to mitigate volatility with upper and lower bound projections, these measures cannot eliminate the risks associated with reallocating volumes in a highly fluid regulatory environment. In the submitted comment letter, EMA urged EPA to reject reallocation to preserve stability and transparency in the RFS program. Policy choices that inflate RIN values or distort wholesale pricing ultimately impose disproportionate hardships on small businesses and their customers.

"A consistent and predictable approach to SRE exemptions is essential for maintaining a level playing field and shielding consumers from unnecessary price swings. Rejecting reallocation represents the clearest path to predictability," said EMA President Rob Underwood.

See EPA announcement [here](#).

See EMA Comments on 2026-27 RFS [here](#)

#### **EMA's Fall Meeting at the NACS Show 2025: October 13-14: Website and Registration Open!**

EMA will hold its Fall Meeting in conjunction with the NACS Show on October 13-14 at the InterContinental Chicago Magnificent Mile.

The EMA meeting will begin with a New Attendee Orientation/Federal Legislative Update mid-afternoon on October 13. The NACS/EMA Reception Salute to State Association Executives (all EMA members are welcome) will follow at the McCormick Place Convention Center in the Hunter Club Lounge. On the morning of October 14, there will be a Buffet Breakfast followed by Region and Committee Meetings. The EMA Board of Directors meeting is scheduled after the Distinguished Service Award Luncheon honoring Louisiana Marketer and EMA's Past Chair Grady Gaubert sponsored by **EMA Board of Director Council Partner Federated Insurance**.

*An invitation was sent to your inbox on July 8. Responding to the links on the invitation email is the recommended way to register. Housing registration deadline is September 19, 2025 (Subject to Change) for Sunday, October 12, rooms are sold out, for Monday, October 13, 71 percent is sold out, for Tuesday, October 14, 67 percent is sold out and for Wednesday, October 15, 58 percent is sold out so please do not delay in making plans! Members have access to all other hotels with availability in the block. If the general block has rooms, you will continue to see those options.*

**[Click Here for EMA's Fall Meeting at the NACS Show Information!](#)**

Remember, the NACS Show registration is separate from EMA's Fall Meeting registration.

#### **Special EMA Members Code for NACS Show 2025 Registration**

**[Click Here to Register for the NACS Show and Use the EMA Promocode:2025EMANS](#)**

Using the **2025EMANS** code provides EMA with \$100 for every retailer or marketer paid registration at any rate. **EMA encourages EMA state execs to promote and share with your state association's member companies.** [Click here](#) for the flyer.

**\*\*Please note that EMA state execs are comped for NACS Show registration. Additionally, the NACS Show registration is separate from EMA's Fall Meeting registration.**

**[Click here](#)** for full instructions to register. Questions registering for NACS Show? Contact NACS Show registration customer service at [nacs@maritz.com](mailto:nacs@maritz.com) or 469-513-9489, Monday-Friday, 9:00 a.m. - 5:00 p.m. EST, for assistance.

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**Federated Insurance Risk Management Academy Complimentary Webinar  
Cybersecurity: Thursday, September 18, 2025, 1:00 p.m. Central Time**

The webinar covers emerging cybersecurity threats, such as ransomware attacks and AI-powered phishing. It also highlights trends like double extortion, Ransomware-as-a-Service (RaaS), and attacks on critical infrastructure. The presentation will feature case studies of major ransomware incidents, including the CNA Financial and Royal Mail attacks, and emphasizes the need for strong cybersecurity measures to defend against these threats.



**What you will learn:**

- The latest tactics cybercriminals use, including AI-generated phishing emails and deepfake videos.
- Insights into how you could prepare for and respond to ransomware attacks, such as regular risk assessments and a layered security approach.
- Why employee training and awareness are vital for stopping cyberattacks, as well as the importance of ongoing monitoring and incidents response planning.
- Tips for getting started with cybersecurity, including how to choose the right provider and tools for your business.

**Who should attend:**

- Business Owners / Operators
- Risk Managers
- Operations Managers
- HR Professionals

Please click link to REGISTER: [RMA Complimentary Webinar Invitation](#)

For additional information or to discuss this in further detail, please contact your **Federated** regional representative or EMA's National Account Executive [Jack West](#) at 262.719.7750 for any additional information or risk management questions.

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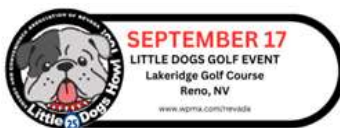
Check out the EMA Journal anytime online by clicking [here](#).

The EMA Journal **SUMMER** issue is now available.

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## **REGISTRATION OPEN**

Click on the desired event below to register



## **PLEASE NOTE UPCOMING DATES FOR WPMA EVENTS**

September 9-11, 2025 Utah (UPMRA) Convention - Park City Sheraton, Park City, UT

September 17, 2025 Nevada (ECAN) Golf Event - Lakeridge Golf Course, Reno, NV

October 3, 2025 Hawaii (HEMA) Golf Event - Royal Ka'anapali Course, Lahaina, HI

February 17-19, 2026 WPMAEXPO - MGM Grand - Las Vegas, NV

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## **Member Services**

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**Petro Pete:** Conscience: the small voice that makes you feel smaller.

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WPMA at: (801) 263-9762, Fax: (801) 262-9413, or e-mail: [kimw@wpma.com](mailto:kimw@wpma.com) Thanks.

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