January 27, 2010

Advice Letter 3073-G/3580-E

Brian K. Cherry  
Vice President, Regulatory Relations  
Pacific Gas and Electric Company  
77 Beale Street, Mail Code B10C  
P.O. Box 770000  
San Francisco, CA  94177

Subject: Credit/Debit Card Payment Option

Dear Mr. Cherry:

Advice Letter 3073-G/3580-E is effective January 20, 2010.

Sincerely,

Julie A. Fitch, Director  
Energy Division
December 21, 2009

Advice 3073-G/3580-E
Pacific Gas and Electric Company (U 39-M)

Public Utilities Commission of the State of California

Subject: Credit/Debit Card Payment Option

Purpose

The purpose of this filing is to request California Public Utilities Commission’s (Commission) approval to expand the venues for gas and electric bill payments through the use of authorized third-party bill payment kiosks for gas and electric bill payments by credit cards and debit cards. Attachment 1 provides revisions to Gas and Electric Rules 9.

Background

Pacific Gas & Electric Company’s (PG&E) current transaction convenience fee-based credit/debit card payment option for residential customers has been in place since late 2008. Under this option, residential customers continue to receive their energy bills either by mail or through paperless billing through their e-mail, but can enjoy the convenience of paying their gas and electric bill by telephone or via the web using an authorized credit card or debit card. The customer transactions are managed by an independent third-party service provider that are authorized by PG&E to accept gas and electric bill payments by credit card and debit cards via the web and telephone and to charge a transaction convenience fee for payments under the option.

With customer acceptance of its current credit card and debit card payment option, PG&E is proposing to expand the venues for gas and electric bill payment by allowing the use of authorized third-party bill payment kiosks for gas and electric bill payments by credit cards and debit cards. PG&E currently has Self-Service Bill Payment Kiosks in seventeen of our Customer Services offices, and maintains another fifty Multi-Biller Bill Payment Kiosks that are located in neighborhood businesses that have extended hours and provide the customer with a receipt.

In addition, PG&E is proposing a pilot program to allow the use of PG&E-specific prepaid payment cards (PG&E Gift Card). This pilot PG&E Gift Card program will
be implemented through PG&E’s current independent third-party service provider and Walgreens stores. As with the credit card and debit card payment option, customers will be advised: 1) there is a transaction convenience fee charged by the service provider for card payments, and 2) the amount of the transaction convenience fee. Customers, their families, friends and third parties, such as charitable organizations, will be able to purchase PG&E Gift Cards in preset amounts and the recipient can use the PG&E Gift Card to make payments on their gas and electric bills at all Walgreens stores within PG&E’s service area. As with the credit card and debit card payment option, the customer will pay a transaction convenience fee to the third-party service provider. This transaction fee is negotiated by PG&E with the third-party service providers and is currently $1.45 per transaction for credit cards and debit cards, and $2.00 per transaction for gift cards.

Bill payments and convenience fee payments are collected by a third-party service provider. The third-party service provider is required through a written agreement with PG&E to employ stringent consumer protections. These protections ensure the consumers are well informed about the service they are using, protect customers from various forms of fraud, provide adequate access to customer service support and provide a level of confidence their information is being keep strictly confidential. PG&E neither has access to, nor stores the customer’s credit card, debit card, or prepaid payment card information. As with all vendors who have access to customer information, PG&E requires the service provider to strictly maintain confidentiality of customer information, and has established and maintained procedures to safeguard that information.

This filing will not increase any rate or charge, cause the withdrawal of service, or conflict with any rate schedule or rule.

**Tariff Changes**

PG&E is revising its Electric and Gas Rules 9 – Rendering and Payment of Bills, in order to expand the use of credit and debit card payments to bill payment kiosks and to pilot the use of a PG&E specific prepaid payment card (gift card). Specific changes made to gas and electric Rules 9 are:

1. Rule 9, Section E.3 has been revised to incorporate a reference to a “prepaid payment card (PG&E Gift Card)” option. The revised Section now reads (bold emphasis added):

   “Debit card, at the option of PG&E, prepaid purchase card (PG&E Gift Card), or an electronic funds transfer the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services), or”
2. Rule 9, Section E.4 has been revised to incorporate bill payments made by credit card and debit card through the use of a bill payment kiosk and by gift cards through an authorized gift card merchant. The revised Section now reads (bold emphasis added):

“Debit card, credit card, or PG&E Gift Card payment(s) where the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services). These services are available through a third party operated pay-by-phone service, authorized bill payment kiosk, authorized gift card merchant or PG&E online. PG&E Gift Cards may be used for a one-time payment through an authorized gift card merchant. The debit card and credit card options include a one-time payment option through authorized bill payment kiosks, and both a one-time payment and a recurring billing payment option through a pay-by-phone service or PG&E online. The recurring payment option is contingent upon the PG&E customer submitting and maintaining a valid email address and expressly agreeing via email to the suppression of all future paper bills in a manner consistent with the requirements of Rule 9 (L), or”

This proposal complies with Public Utilities Code Sections 1748.1 and 755 and all other applicable California law.

Protest Period

Anyone wishing to protest this filing may do so by sending a letter by January 11, 2010, which is 21 days from the date of this filing. The protest must state the grounds upon which it is based, including such items as financial and service impact, and should be should mailed to:

CPUC Energy Division  
Tariff Files, Room 4005  
DMS Branch  
505 Van Ness Avenue  
San Francisco, California 94102

Facsimile: (415) 703-2200  
E-mail: inj@cpuc.ca.gov and mas@cpuc.ca.gov

Copies of protests also should be mailed to the attention of the Director, Energy Division, Room 4004, at the address shown above.
The protest also should be sent via U.S. mail (and by facsimile and electronically, if possible) to PG&E at the address shown below on the same date it is mailed or delivered to the Commission.

Brian K. Cherry  
Vice President, Regulatory Relations  
Pacific Gas and Electric Company  
77 Beale Street, Mail Code B10C  
P.O. Box 770000  
San Francisco, California 94177

Facsimile: (415) 973-7226  
E-mail: PGETariffs@pge.com

**Effective Date:**

PG&E requests that this advice filing become effective on **January 20, 2010**, which is 30 days after the date of filing. This Advice Letter is submitted as a Tier 2 filing.

**Notice:**

In accordance with General Order 96-B, Section IV, a copy of this advice letter is being sent electronically and via U.S. mail to parties shown on the attached list. Address changes to the General Order 96-B service list and all electronic approvals should be directed to email PGETariffs@pge.com. Advice letter filings can also be accessed electronically at: [http://www.pge.com/tariffs](http://www.pge.com/tariffs).

Brian K. Cherry  
Vice President - Regulatory Relations

Attachments
Company name/CPUC Utility No. **Pacific Gas and Electric Company (ID U39 M)**

<table>
<thead>
<tr>
<th>Utility type:</th>
<th>Contact Person: Olivia Brown</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELC</td>
<td>Phone #: 415.973.9312</td>
</tr>
<tr>
<td>GAS</td>
<td>E-mail: <a href="mailto:oxb4@pge.com">oxb4@pge.com</a></td>
</tr>
<tr>
<td>PLC</td>
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</tr>
<tr>
<td>HEAT</td>
<td></td>
</tr>
<tr>
<td>WATER</td>
<td></td>
</tr>
</tbody>
</table>

**EXPLANATION OF UTILITY TYPE**

| ELC = Electric | GAS = Gas | PLC = Pipeline | HEAT = Heat | WATER = Water |

Advice Letter (AL) #: 3073-G/3580-E

**Tier: 2**

Subject of AL: Credit/Debit Card Payment Option

Keywords (choose from CPUC listing): Billings

AL filing type: ☑ Monthly ☐ Quarterly ☐ Annual ☑ One-Time ☐ Other

If AL filed in compliance with a Commission order, indicate relevant Decision/Resolution #: N/A

Does AL replace a withdrawn or rejected AL? If so, identify the prior AL: No

Summarize differences between the AL and the prior withdrawn or rejected AL: N/A

Is AL requesting confidential treatment? If so, what information is the utility seeking confidential treatment for: No

Confidential information will be made available to those who have executed a nondisclosure agreement: N/A

Name(s) and contact information of the person(s) who will provide the nondisclosure agreement and access to the confidential information: N/A

Resolution Required? ☐ Yes ☑ No

Requested effective date: January 20, 2010

No. of tariff sheets: 6

Estimated system annual revenue effect (%): N/A

Estimated system average rate effect (%): N/A

When rates are affected by AL, include attachment in AL showing average rate effects on customer classes (residential, small commercial, large C/I, agricultural, lighting).

Tariff schedules affected: Electric Rule 9 and Gas Rule 9

Service affected and changes proposed: N/A

Protests, dispositions, and all other correspondence regarding this AL are due no later than 20 days after the date of this filing, unless otherwise authorized by the Commission, and shall be sent to:

**CPUC, Energy Division**
Tariff Files, Room 4005
DMS Branch
505 Van Ness Ave., San Francisco, CA 94102
jnj@cpuc.ca.gov and mas@cpuc.ca.gov

**Pacific Gas and Electric Company**
Attn: Brian K. Cherry, Vice President, Regulatory Relations
77 Beale Street, Mail Code B10C
P.O. Box 770000
San Francisco, CA 94177
E-mail: PGETariffs@pge.com
<table>
<thead>
<tr>
<th>Cal P.U.C. Sheet No.</th>
<th>Title of Sheet</th>
<th>ATTACHMENT 1 Advice 3073-G</th>
</tr>
</thead>
<tbody>
<tr>
<td>27941-G</td>
<td>GAS RULE NO. 9 RENDERNING AND PAYMENT OF BILLS Sheet 3</td>
<td>27164-G</td>
</tr>
<tr>
<td>27942-G</td>
<td>GAS TABLE OF CONTENTS Sheet 1</td>
<td>27936-G</td>
</tr>
<tr>
<td>27943-G</td>
<td>GAS TABLE OF CONTENTS Sheet 6</td>
<td>27843-G</td>
</tr>
</tbody>
</table>
GAS RULE NO. 9
RENDERING AND PAYMENT OF BILLS

E. BILLS DUE ON PRESENTATION

Bills for gas service are due and payable upon presentation. Payments shall be received at the address imprinted on the payment stub attached to PG&E’s bill, a business office of PG&E, or by an authorized agent of PG&E. Payments shall be made using the following options:

1. Cash, check, money order, or

2. Electronic data interchange (EDI) for commercial customers or recurring automatic bank debit (Wherein the customer requests the automatic monthly withdrawal of payment for utility services from a designated checking/banking account), or

3. Debit card, at the option of PG&E, prepaid purchase card (PG&E Gift Card), or an electronic funds transfer the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services), or

4. Debit card, credit card, or PG&E Gift Card payment(s) where the customer initiates through a third party (A transfer or transaction fee over and above the PG&E bill amount may be charged to the customer by a third-party vendor for these services). These services are available through a third party operated pay-by-phone service, authorized bill payment kiosk, authorized gift card merchant or PG&E online. PG&E Gift Cards may be used for a one-time payment through an authorized gift card merchant. The debit card and credit card options include a one-time payment option through authorized bill payment kiosks, and both a one-time payment and a recurring billing payment option through a pay-by-phone service or PG&E online. The recurring payment option is contingent upon the PG&E customer submitting and maintaining a valid email address and expressly agreeing via email to the suppression of all future paper bills in a manner consistent with the requirements of Rule 9 (L), or

5. By other means mutually agreeable to PG&E and the customer.

If a Customer makes only partial payment on a bill, the partial payment received will be allocated among the following components of the bill in proportion to the amount owed on each (utility users taxes will be treated in accordance with current utility procedures and are not subject to this section). The bill components include PG&E Charges, energy-related charges, and other applicable products and services charges. Customer failure to pay any of the components set forth herein, excepting residential customer third-party products and services will be subject to service termination as set forth in Rule 11.
### GAS TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>TITLE OF SHEET</th>
<th>CAL P.U.C. SHEET NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title Page</td>
<td>27942-G</td>
</tr>
<tr>
<td>Rate Schedules</td>
<td>27937, 27921-G</td>
</tr>
<tr>
<td>Preliminary Statements</td>
<td>27922, 27421-G</td>
</tr>
<tr>
<td>Rules</td>
<td>27843-G</td>
</tr>
<tr>
<td>Maps, Contracts and Deviations</td>
<td>23208-G</td>
</tr>
<tr>
<td>Sample Forms</td>
<td>27715, 27626, 27262, 27113, 25059-G</td>
</tr>
</tbody>
</table>

(Continued)
## GAS TABLE OF CONTENTS

### Sheet 6

<table>
<thead>
<tr>
<th>RULE</th>
<th>TITLE OF SHEET</th>
<th>CAL P.U.C. SHEET NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rule 01</td>
<td>Definitions</td>
<td>27880,26782,25123,18197,26823,26824,24120,18200,22924,18202,21978,18204-18205,21979,24126,19429-G</td>
</tr>
<tr>
<td>Rule 02</td>
<td>Description of Service</td>
<td>23062-23066,26825-G</td>
</tr>
<tr>
<td>Rule 03</td>
<td>Application for Service</td>
<td>27248,27249-G</td>
</tr>
<tr>
<td>Rule 04</td>
<td>Contracts</td>
<td>17051-G</td>
</tr>
<tr>
<td>Rule 05</td>
<td>Special Information Required on Forms</td>
<td>17641,13348-13349-G</td>
</tr>
<tr>
<td>Rule 06</td>
<td>Establishment and Reestablishment of Credit</td>
<td>22126-22127,18873-G</td>
</tr>
<tr>
<td>Rule 07</td>
<td>Deposits</td>
<td>18212,27250-G</td>
</tr>
<tr>
<td>Rule 08</td>
<td>Notices</td>
<td>21928,17580,21929,17581,18214-18216-G</td>
</tr>
<tr>
<td>Rule 09</td>
<td>Rendering and Payment of Bills</td>
<td>24128-24129,27941,23518,24856,27345,27346-G</td>
</tr>
<tr>
<td>Rule 10</td>
<td>Disputed Bills</td>
<td>18217-18220,27251,23520,18229,27253,21981-21982,24474-G</td>
</tr>
<tr>
<td>Rule 11</td>
<td>Discontinuance and Restoration of Service</td>
<td>18223-18227,27252,24860,19710-G</td>
</tr>
<tr>
<td>Rule 12</td>
<td>Rates and Optional Rates</td>
<td>18229,27253,21432,21981-21982,24474-G</td>
</tr>
<tr>
<td>Rule 13</td>
<td>Temporary Service</td>
<td>18231-18235,22327,22328-22330,18239,22249,22073,22639,22075-22076,21844,22078-22079,24475,22081-G</td>
</tr>
<tr>
<td>Rule 14</td>
<td>Capacity Allocation and Constraint of Natural Gas Service</td>
<td>21543,18802-18803,27503,20350-20352,26827,18814-G</td>
</tr>
<tr>
<td>Rule 15</td>
<td>Gas Main Extensions</td>
<td>21546,18816,17728,17161,18817-18825,17737,18826,18827-G</td>
</tr>
<tr>
<td>Rule 16</td>
<td>Gas Service Extensions</td>
<td>21546,18816,17728,17161,18817-18825,17737,18826,18827-G</td>
</tr>
<tr>
<td>Rule 17</td>
<td>Meter Tests and Adjustment of Bills for Meter Error</td>
<td>14450-14452,24133,14445,14454,14455,14456-G</td>
</tr>
<tr>
<td>Rule 17.1</td>
<td>Adjustment of Bills for Billing Error</td>
<td>22936,14456-G</td>
</tr>
<tr>
<td>Rule 17.2</td>
<td>Adjustment of Bills for Unauthorized Use</td>
<td>22937,14460,14461-G</td>
</tr>
<tr>
<td>Rule 18</td>
<td>Supply to Separate Premises and Submetering of Gas</td>
<td>22790,17796,13401-G</td>
</tr>
<tr>
<td>Rule 19</td>
<td>Medical Baseline Quantities</td>
<td>21119,21120,21121-G</td>
</tr>
<tr>
<td>Rule 19.1</td>
<td>California Alternate Rates for Energy for Individual Customers and Submetered Tenants of Master-Metered Customers</td>
<td>24135,27598,23522,27254-G</td>
</tr>
<tr>
<td>Rule 19.2</td>
<td>California Alternate Rates for Energy for Nonprofit Group-Living Facilities</td>
<td>24609,27599,17035,17134,27255-G</td>
</tr>
<tr>
<td>Rule 19.3</td>
<td>California Alternate Rates for Energy for Qualified Agricultural Employee Housing Facilities</td>
<td>24138,27600,23445,27256-G</td>
</tr>
<tr>
<td>Rule 21</td>
<td>Transportation of Natural Gas</td>
<td>27591,27840,27841,23786,23194,23195,21845,23196-23199,22086,22087,24444,24445,22735,22736,22737-G</td>
</tr>
<tr>
<td>Rule 21.1</td>
<td>Use of Pacific Gas and Electric Company’s Firm Interstate Rights</td>
<td>20461,18260,18261-G</td>
</tr>
<tr>
<td>Rule 23</td>
<td>Gas Aggregation Service for Core Transport Customers</td>
<td>24476,18263,26664,18265,26665-26666,24825-24830,26667,24832-24833,24849,21750-21751,18272-G</td>
</tr>
<tr>
<td>Rule 25</td>
<td>Gas Services-Customer Creditworthiness and Payment Terms</td>
<td>27747-27755-G</td>
</tr>
<tr>
<td>Rule 26</td>
<td>Standards of Conduct and Procedures Related to Transactions with Intracompany Departments, Reports of Negotiated Transactions, and Complaint Procedures</td>
<td>18284,18285,18633,20462-G</td>
</tr>
</tbody>
</table>

**Advice Letter No:** 3073-G  
**Decision No:** 6H10  
**Issued by:** Brian K. Cherry  
**Date Filed:** December 21, 2009  
**Effective:** January 20, 2010  
**Resolution No.:** 27943-G  
**Cancelling:** Revised Cal. P.U.C. Sheet No. 27843-G  
**Revised Cal. P.U.C. Sheet No:** 27943-G  
**Pacific Gas and Electric Company**  
San Francisco, California  
U 39

(Continued)
<table>
<thead>
<tr>
<th>Cal P.U.C. Sheet No.</th>
<th>Title of Sheet</th>
<th>ATTACHMENT 1 Advice 3580-E</th>
</tr>
</thead>
<tbody>
<tr>
<td>28692-E</td>
<td>ELECTRIC RULE NO. 9 RENDERNING AND PAYMENT OF BILLS</td>
<td>27664-E</td>
</tr>
<tr>
<td></td>
<td>Sheet 3</td>
<td></td>
</tr>
<tr>
<td>28693-E</td>
<td>ELECTRIC TABLE OF CONTENTS</td>
<td>28575-E</td>
</tr>
<tr>
<td></td>
<td>Sheet 1</td>
<td></td>
</tr>
<tr>
<td>28694-E</td>
<td>ELECTRIC TABLE OF CONTENTS RULES</td>
<td>28359-E</td>
</tr>
<tr>
<td></td>
<td>Sheet 10</td>
<td></td>
</tr>
</tbody>
</table>
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2. Electronic data interchange (EDI) for commercial customers or recurring automatic bank debit (Wherein the customer requests the automatic monthly withdrawal of payment for utility services from a designated checking/banking account), or

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# ELECTRIC TABLE OF CONTENTS

## TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>TITLE OF SHEET</th>
<th>CAL P.U.C. SHEET NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title Page</td>
<td>..........................................................................................................................28693-E</td>
<td>(T)</td>
</tr>
<tr>
<td>Rate Schedules</td>
<td>........................................................................................................28902,28919,28904,28916-E</td>
<td></td>
</tr>
<tr>
<td>Preliminary Statements</td>
<td>........................................................................................................28561,28047,28562,28565-E</td>
<td></td>
</tr>
<tr>
<td>Rules</td>
<td>..........................................................................................................................28694-E</td>
<td>(T)</td>
</tr>
<tr>
<td>Sample Forms</td>
<td>...................................................................................................................28385,28360,28261,27639,28280,28424,28366-E</td>
<td></td>
</tr>
</tbody>
</table>
ELECTRIC TABLE OF CONTENTS
RULES

Sheet 10

Rule 01
Definitions .......................................................... 25914, 16368, 14857, 28321, 27070, 23006, 14861, 22891, 28896, 14864, 14865, 19403, 14867, 19761, 25915-25922, 28896, 14871, 15564, 28322, 28897-E

Rule 02
Description of Service .................................................. 11257, 11896, 11611, 14079, 11261-11263, 27763-27767, 11269-11272, 27768, 11274-75, 27769, 27770, 11278, 27071, 27771-27774-E

Rule 03
Application for Service .................................................. 27798, 27799-E

Rule 04
Contracts ........................................................................ 13612-E

Rule 05
Special Information Required on Forms .......................... 11287, 14192, 11289-E

Rule 06
Establishment and Reestablishment of Credit ................. 21155-21156-E

Rule 07
Deposits ........................................................................ 11300, 27800-E

Rule 08
Notices ................................................................. 20965, 14145, 20966, 14146, 13139-E

Rule 09
Rendering and Payment of Bills ........................................ 25145, 25146, 28692, 27801, 13140-13143, 27802, 23967, 13146, 13147-13150, 27803, 15567, 15577, 14880-14881, 15595-15596-15598, 15600-15601, 15603-15604, 15605-15608, 13775, 15609-15610-E

Rule 10
Disputed Bills .............................................................. 11308, 11309, 11310-E

Rule 11
Discontinuance and Restoration of Service ....................... 13140-13143, 27802, 13146, 113147-13150, 27803, 23967, 13146

Rule 12
Rates and Optional Rates .............................................. 16872, 27804, 16874-E

Rule 13
Temporary Service ...................................................... 22472-E

Rule 14
Shortage of Supply and Interruption of Delivery ............... 19762, 15527-E

Rule 15
Distribution Line Extensions .......................................... 20093, 20094, 15577, 27072, 28253, 17851, 21552, 27074, 15595-15596, 15598, 17856, 27075, 15591, 27076, 15593-E

Rule 16
Service Extensions ....................................................... 20096, 15595, 14880-14881, 15596-15598, 16987, 15600, 15601-15608, 14254, 13775, 15609-15610-E

Rule 17
Meter Tests and Adjustment of Bills for Meter Error ......... 20099, 12050, 12051, 25149-E

Rule 17.1
Adjustment of Bills for Billing Error ............................... 22706, 12054-E

Rule 17.2
Adjustment of Bills for Unauthorized Use ......................... 22707, 12056, 12057, 12058-E

Rule 18
Supply to Separate Premises and Submetering of Electric Energy ................................................................. 14329, 27037, 13396, 13376-E

Rule 19
Medical Baseline Quantities .......................................... 18974, 18975, 18976-E

Rule 19.1
California Alternate Rates for Energy for Individual Customers and Submetered Tenants of Master-Metered Customers ................................................................. 25150, 28329, 23969, 27805-E

Rule 19.2
California Alternate Rates for Energy for Nonprofit Group-Living Facilities ......................................................... 25729, 28330, 13589, 13730, 28323-E

Rule 19.3
California Alternate Rates for Energy for Qualified Agricultural Employee Housing Facilities ......................................................... 25153, 23937, 27807-E

Rule 20
Replacement of Overhead with Underground Electric Facilities ................................................................. 19012, 11240, 11241, 19013, 16665, 15661, 19014-E

Rule 21
Generating Facility Interconnections ................................ 23678-23682, 24591, 26146, 23684-23686, 24026, 23688-23696, 24592-24593, 23698-23699, 24594-24596, 26147, 24598, 24599, 23704, 23705, 24600, 24601, 23708-23711, 26148, 23713-23718, 24028, 23720-23735-E

Rule 22
Direct Access Service .................................................... 14888, 25525, 15565, 14891-14901, 16448, 14903, 14904, 16449, 16235-16243, 14913, 16244-16245, 16384, 14917, 15833-15836, 14920-14921, 15568, 14923, 15569, 14925-14926, 15190-15191, 14929, 14930, 16385-16386, 14933, 16387, 14935-14936, 15192, 14938-14946-E

Rule 22.1
Direct Access Service Switching Exemption Rules .............. 26238, 20997, 25358, 20999, 25359-25360, 21002-21003-E

Rule 22.2
Direct Access Service for Qualified Nonprofit Charitable Organizations ................................................................. 25618-E

Rule 23
Community Choice Aggregation ..................................... 25527-25554, 27268, 25547-25574-E

Rule 23.2
Community Choice Aggregation Open Season .................. 25575-25577, 27270, 27271-E

(Continued)
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