

## PUBLIC UTILITIES COMMISSION

505 VAN NESS AVENUE  
SAN FRANCISCO, CA 94102-3298**FILED**

January 13, 2026

01/13/26

04:26 PM

C2508012

## TO PARTIES OF RECORD IN CASE 25-08-012:

This proceeding was filed on August 6, 2025, and is assigned to Commissioner Matthew Baker and Administrative Law Judge (ALJ) Debbie Chiv. This is the decision of the Presiding Officer, ALJ Chiv.

Any party to this adjudicatory proceeding may file and serve an Appeal of the Presiding Officer's Decision within 30 days of the date of issuance (*i.e.*, the date of mailing) of this decision. In addition, any Commissioner may request review of the Presiding Officer's Decision by filing and serving a Request for Review within 30 days of the date of issuance.

Appeals and Requests for Review must set forth specifically the grounds on which the appellant or requestor believes the Presiding Officer's Decision to be unlawful or erroneous. The purpose of an Appeal or Request for Review is to alert the Commission to a potential error, so that the error may be corrected expeditiously by the Commission. Vague assertions as to the record or the law, without citation, may be accorded little weight.

Appeals and Requests for Review must be served on all parties and accompanied by a certificate of service. Any party may file and serve a Response to an Appeal or Request for Review no later than 15 days after the date the Appeal or Request for Review was filed. In cases of multiple Appeals or Requests for Review, the Response may be to all such filings and may be filed 15 days after the last such Appeal or Request for Review was filed. Replies to Responses are not permitted. (*See, generally, Rule 14.4 of the Commission's Rules of Practice and Procedure at [www.cpuc.ca.gov](http://www.cpuc.ca.gov).*)

If no Appeal or Request for Review is filed within 30 days of the date of issuance of the Presiding Officer's Decision, the decision shall become the decision of the Commission. In this event, the Commission will designate a decision number and advise the parties by letter that the Presiding Officer's Decision has become the Commission's decision.

/s/ W. ANTHONY COLBERT for  
Michelle Cooke  
Chief Administrative Law Judge

MLC:jnf

Attachment

ALJ/POD-DBB/jnf

Decision **PRESIDING OFFICER'S DECISION OF ALJ CHIV**  
**(Mailed 1/13/2026)**

**BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA**

Rebecca Flores Trustee on Behalf of the  
Cytah Flores Legacy Trust,

Complainant,

vs.

Case 25-08-012

Pacific Gas and Electric Company  
(U39E),

Defendant.

**PRESIDING OFFICER'S DECISION DISMISSING COMPLAINT**

**Summary**

The decision dismisses the complaint filed by Rebecca Flores, Trustee on Behalf of the Cytah Flores Legacy Trust, against Pacific Gas and Electric Company, for failure to state a claim upon which the Commission can grant relief. The complaint is denied and dismissed with prejudice.

This proceeding is closed.

**1. Procedural and Factual Background**

On August 6, 2025, Rebecca Flores, Trustee on Behalf of the Cytah Flores Legacy Trust (Ms. Flores or Complainant) filed the instant complaint against Pacific Gas and Electric Company (PG&E or Defendant). Complainant alleges

that Defendant securitized and monetized private trust property, including a utility account, billing contract, financial identifiers, and name, without consent or lawful title to the property.<sup>1</sup> Complainant alleges Defendant violated PG&E Electric Rule 9(M) and 27; California (Cal.) Civil Code §§ 1550, 1689, 1789.81-85, 2223 and 2224; Cal. Probate Code §§ 16000, 16420; Cal. Consumer Privacy Act; 15 U.S.C. § 1601 et seq.; and 18 U.S.C. § 1343.

Defendant filed an answer to the complaint on October 1, 2025.

A prehearing conference was held on October 15, 2025 to discuss the scope, schedule, and other procedural matters. Complainant failed to appear at the prehearing conference, stating in an email to the service list that she would not be attending due to the “ongoing failure to publish Complainant’s verified filings...and the resulting absence of a complete and transparent public record.”

On October 31, 2025, an Assigned Commissioner’s Scoping Memo and Ruling (Scoping Memo) was issued that set forth the schedule and scope of the proceeding. Complainant and Defendant filed opening comments to the Scoping Memo questions by November 21, 2025. On November 24, 2025, Complainant filed an Opposition to PG&E’s Motion for Leave to File Confidential Materials Under Seal, that included an attachment titled, Opening Comments on the Scoping Memo and Response to PG&E’s Opening Comments, which appear to be reply comments to the Scoping Memo. Reply comments were filed by Defendant on December 12, 2025.

On December 3, 2025, PG&E filed a motion to stay discovery until the Commission issues a ruling on the issues outlined the Scoping Memo. On

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<sup>1</sup> Complaint at 2.

December 8, 2025, the assigned Administrative Law Judge (ALJ) granted Defendant's motion to stay discovery.

Complainant has filed several motions in this proceeding, including an October 10, 2025 motion for official notice and/or motion to compel production of documents, a November 18, 2025 motion to compel production, publication, and enforcement of utility code productions, and a November 24, 2025 request for sanctions for bad faith advocacy. In addition, Complainant has attempted to file numerous documents during this proceeding that have been subsequently rejected. The Commission's Docket Office notified Complainant on several occasions that the additional documents were rejected because the documents were not invited or authorized for filing by the Commission or the assigned ALJ per the Commission's Rules of Practice and Procedure (Rules) and because the documents failed to comply with the Commission's filing requirements.

## **2. Party Positions**

### **2.1. Complainants' Contentions**

In the complaint, Complainant alleges that Defendant "securitized and monetized private trust property, including my utility account, billing contract, financial identifiers, and name, without consent or lawful title to the recovery property."<sup>2</sup> Complainant alleges that Defendant violated PG&E Electric Rule 9(M) and 27; California (Cal.) Civil Code §§ 1550, 1689, 1789.81-85, 2223 and 2224; Cal. Probate Code § 16000, 16420; Cal. Consumer Privacy Act; Truth in Lending Act; and 18 U.S.C. § 1343 (federal wire fraud statute).

Complainant seeks an order that PG&E: "(1) Cease billing the Trust for an account that has been monetized[; (2) Apply restitution and account setoff from

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<sup>2</sup> Complaint at 2.

securitization proceeds[;] (3) Investigate all securitization and billing contracts tied to unauthorized use of information[;] (4) Enforce Rule 9.M and Rule 27 privacy protections[;] (5) Refer the matter to appropriate legal or regulatory bodies.”<sup>3</sup>

In Complainant’s Comments on the Scoping Memo, as well as in various motions, Complainant raises new allegations not raised in the complaint.<sup>4</sup> Complainant alleges “improper billing of exempt CARE/FERA customers” in violation of Public Utilities (Pub. Util.) Code §§ 701, 734, and 850.1(i).<sup>5</sup> In Complainant’s Motion to Strike, Complainant alleges that California Alternative Rates for Energy (CARE)/Family Electric Rate Assistance (FERA) customers were unlawfully billed Fixed Recover Charges and Recovery Bond Charges despite statutory exemption and that PG&E pledged CARE/FERA receivables into securitization pools.<sup>6</sup>

## **2.2. Defendant’s Contentions**

Defendant states that the complaint is so vague that Defendant is not apprised of the material facts constituting the grounds of the alleged violation and the complaint contains no factual allegations beyond the conclusory statement that Defendant “unlawfully securitized and monetized private trust property” without valid consent.<sup>7</sup>

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<sup>3</sup> *Id.* at 3.

<sup>4</sup> Complainant’s Opening Comments on Scoping Memo at 2.

<sup>5</sup> *Id.*

<sup>6</sup> Complainant’s Motion to Strike at 2, Attachment 3 to Complainant’s Motion for Official Notice and/or Motion to Compel Production of Records, filed October 10, 2025.

<sup>7</sup> PG&E Answer at 3.

Defendant states that it is unclear what “securitized and monetized” mean in this context, under what the time period the allegations occurred, and what the relationship is between the allegations and the exhibit attached to the complaint (a screenshot of Complainant’s online bill-pay activity from April-May 2024 showing payments to PG&E as unsuccessful, scheduled, cancelled and processed). Defendant maintains that the complaint is insufficient to understand the nature of the allegations so as to admit or deny each material fact.

Defendant further states that Complainant sent an email to Steven Frank, PG&E counsel, on September 21, 2025 alleging that the trust account associated with the complaint is enrolled in the CARE program, and PG&E is violating Pub. Util. Code § 850.1(i) by embedding CARE/FERA accounts into the Receivables Financing Agreement without consent or exemption.<sup>8</sup> Defendant states that the email demanded PG&E respond within 10 days and requested remedies including \$500 million. Defendant states that the email stated that if no response is provided, Complainant would pursue all legal and regulatory remedies, including civil litigation, filing a complaint with the Federal Energy Regulatory Commission, and making an announcement to all local news stations and social media platforms. Defendant states that it is unclear whether the September 21 email is part of the same complaint, as it “contains allegations of a violation of an apparently similar nature, but cites different code provisions, additional violations, and contains additional attachments.”<sup>9</sup>

Defendant states that the complaint should be dismissed with prejudice for failure to comply with Rule 4.2 and Pub. Util. Code § 1702.<sup>10</sup>

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<sup>8</sup> PG&E Answer at 2

<sup>9</sup> *Id.* at 3.

<sup>10</sup> PG&E Comments on the Scoping Memo at 5.

### **3. Submission Date**

This matter was submitted on December 12, 2025, the submission deadline for Reply Comments to the Scoping Memo.

### **4. Issues Before the Commission**

On October 31, 2025, the Assigned Commissioner's Scoping Memo and Ruling set forth the following scoped issues:

- (1) Does the Complaint adequately state a claim(s) upon which the Commission can grant relief, as required for the filing of a complaint pursuant to Commission Rule 4.1 and 4.2?
- (2) If the answer to Issue 1 above is "no," should the Complaint be dismissed without hearings? If the answer to Issue 1 is "yes," is Complainant entitled to the requested relief?

### **5. Discussion**

Under Rule 4.1(a)(1) of the Commission's Rules, a complaint may be filed by:

Any corporation or person...setting forth any act or thing done or omitted to be done by any public utility...in violation, or claimed to be in violation, of any provision of law or of any order or rule of the Commission.

Under Rule 4.2, "[t]he specific act complained of shall be set forth in ordinary and concise language. The complaint shall be so drawn as to completely advise the defendant and the Commission of the facts constituting the grounds of the complaint, the injury complained of, and the exact relief which is desired."

We first consider whether the complaint adequately states a claim upon which the Commission can grant relief pursuant to Rules 4.1 and 4.2. In the complaint, the allegations are as follows:<sup>11</sup>

- “PG&E unlawfully securitized and monetized private trust property, including my utility account, billing contract, financial identifiers, and name, without consent or lawful title to the recovery property.”
- “PG&E issued securitization bonds backed by unlawfully obtained customer contracts while continuing to bill me as if nothing had been paid.”

The complaint states that “these actions constitute unauthorized use of trust property, breach of privacy, and conversion of assets in violation of” the following:<sup>12</sup>

- PG&E Electric Rule 9.M and Rule 27
- Cal. Civil Code §§ 1550, 1689 (invalid contracts)
- Cal. Civil Code §§ 1789.81-.85 (non-public information misuse)
- Cal. Civil Code §§ 2223 and 2224 (constructive trust/wrongful withholding)
- Cal. Probate Code §§ 16000, 16420 (trust enforcement)
- Cal. Consumer Privacy Act
- 15 U.S.C. § 1601 et seq. (Truth in Lending Act)
- 18 U.S.C. Section 1343 (wire fraud through unauthorized use of financial accounts)

Based on a review of the complaint, it is unclear to the Commission what the Complainant means by “unlawfully securitized and monetized” trust property. Complainant makes the conclusory statement that PG&E has

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<sup>11</sup> Complaint at 2.

<sup>12</sup> *Id.*

securitized and monetized trust property without consent, including her “utility account, billing contract, financial identifiers, and name.” The complaint attaches one exhibit: a screenshot purportedly of Complainant’s PG&E online billing account, which shows various stages of payment in May 2024 (failed, processed, cancelled, and scheduled). Based on the reading of the complaint, the Commission does not understand what this allegation means and how the exhibit is connected to the allegations in the complaint.

While the complaint lists a broad range of statutes that Defendant has allegedly violated, the Commission is unclear how the “unlawful securitization and monetization” allegation is connected to any of the listed statutes. We note that some of the listed statutes in the complaint (*e.g.*, California Probate Code, 18 U.S.C. § 1343 (federal wire fraud)) do not fall under the Commission’s purview.

Moreover, the complaint does not plead basic information about the allegation, including what Defendant did that constituted securitization and monetization of trust property, what the time period was for the allegation, or any information about the “trust property.” We agree with Defendant that “the Complaint does not plead that the trust actually exists under California or other law, plead that any actual property has been transferred to the trust, or plead that the Complainant is the proper plaintiff.”<sup>13</sup> The complaint is signed by Rebecca Flores as the “trustee;” however, PG&E asserts that the customer account identified by the complaint is in Ms. Flores’ name, not in the name of a trust, and that Ms. Flores appears to be purporting to be a trustee and a beneficiary.<sup>14</sup>

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<sup>13</sup> PG&E Opening Comments on Scoping Memo at 3.

<sup>14</sup> Defendant notes that in an unrelated federal court action against PG&E, Complainant similarly made allegations in her capacity as trustee of the same trust at issue here, and that

Lastly, under Rule 4.2, the complaint must be drawn as to advise the Defendant and Commission as to the exact relief that is desired. The Commission finds that the remedies identified in the complaint are overly vague and do not advise the Commission as to the exact relief requested. In particular, the complaint requests an order to “cease billing the trust for an account that has been monetized” and to “apply restitution and account setoff for securitization proceeds.” As discussed above, the complaint provides no information about the trust account or what is meant by monetized and securitized property. Complainant also seeks an order to “refer to the matter to appropriate legal or regulatory bodies.” It is unclear what is meant by this remedy since the Commission is the regulatory body the Complainant has elected to hear this matter and the Commission does not refer matters to other regulatory or legal bodies.

For the reasons discussed, the Commission finds that the complaint is not drawn “as to completely advise the defendant or the Commission of the facts constituting the grounds of the complaint, the injury complained of, and the exact relief which is desired,” and thus, fails to meet the requirements of Rule 4.2. Accordingly, Complainant has not adequately stated a claim upon which the Commission can grant relief and the complaint is denied.

PG&E requests that the complaint be dismissed with prejudice. In addition to failing to meet the requirements of Rule 4.2, Complainant has repeatedly failed to comply with the Commission’s rules while attempting to file documents on numerous occasions. Complainant was repeatedly informed by the Commission’s Docket Office and the ALJ as to why her many filings failed to

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Ms. Flores was ordered to show cause on the ground that she could not pursue trustee claims pro se as a trustee. *See* PG&E Opening Comments on Scoping Memo at 4.

comply with the rules but Complainant has continued to submit documents in contravention of the Commission's rules. In addition, Complainant has failed to prosecute the complaint, including failing to appear at the prehearing conference. For these reasons, the Commission finds that it is appropriate to dismiss the complaint with prejudice. Accordingly, the complaint is denied and dismissed with prejudice.

## **6. Additional Issues**

Defendant requests that the Commission inform Complainant of the vexatious litigant provision of the Cal. Code of Civil Procedure § 391(b)(3).<sup>15</sup> Section 391(b)(3) defines a "vexatious litigant" as a person who: "[i]n any litigation while acting in propria persona, repeatedly files unmeritorious motions, pleadings, or other papers, conducts unnecessary discovery, or engages in other tactics that are frivolous or solely intended to cause unnecessary delay." The Commission advises Complainant to review and consider these provisions in future actions.

Further, as was stated in the Scoping Memo in this proceeding, we reiterate that all parties appearing before the Commission must comply with Commission Rule 1.1 and that failure to comply may result in appropriate sanctions.<sup>16</sup>

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<sup>15</sup> PG&E Opening Comments on Scoping Memo at 9.

<sup>16</sup> Rule 1.1 provides: "Any person who signs a pleading or brief, enters an appearance, offers testimony at a hearing, or transacts business with the Commission, by such act represents that he or she is authorized to do so and agrees to comply with the laws of this State; to maintain the respect due to the Commission, members of the Commission and its Administrative Law Judges; and never to mislead the Commission or its staff by an artifice or false statement of fact or law."

**7. Category of Proceeding**

As determined in the Scoping Memo, the category of this proceeding is adjudicatory. The Scoping Memo stated that further information on the scope of issues would be needed to determine whether hearings were needed.

**8. Appeal or Review of Presiding Officer's Decision**

The presiding officer's decision in this matter was mailed to the parties in accordance with Section 311 of the Public Utilities Code. Pursuant to Rule 14.4 of the Commission's Rules of Practice and Procedure, any party may file an appeal of the presiding officer's decision within 30 days of the date the decision is served. In addition, any Commissioner may request review of the presiding officer's decision by filing a request for review within 30 days of the date the decision is served.

**9. Assignment of Proceeding**

Matthew Baker is the assigned Commissioner and Debbie Chiv is the assigned Administrative Law Judge and Presiding Officer in this proceeding.

**Finding of Fact**

The complaint was not drawn as to completely advise the Defendant or the Commission of the facts constituting the grounds of the complaint, the injury complained of, and the exact relief which is desired, as required by Rule 4.2.

**Conclusions of Law**

1. Complainant has failed to state a claim upon which the Commission can grant relief.
2. The complaint should be denied and dismissed with prejudice.
3. All motions not expressly ruled upon are deemed denied.
4. Case 25-08-012 should be closed.

**O R D E R**

**IT IS ORDERED** that:

1. The complaint is denied and dismissed with prejudice.
2. Case 25-08-012 is closed

This order is effective today.

Dated \_\_\_\_\_, at San Francisco, California