Sandra Ruiz

// Workers Compensation Claims Adjuster

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> SUMMARY

Workers compensation claims adjuster with 5 years handling California indemnity and medical-only claims for agriculture, warehouse and public employers. Carries 140 open claims, pays disability benefits on time, manages utilization review and medical care, and pushes for safe return to work. Bilingual English-Spanish adjuster known for patient customer service with injured workers.

> SKILLS

• Workers' Compensation • Disability Benefits • Utilization Review • Return to Work • Litigation Management • Medical Bill Review • Customer Service • Excel • Microsoft Office • Analytical Skills

> EXPERIENCE

Workers Compensation Claims Adjuster 03/2023 - Present

Central Valley Claims Administrators Fresno, CA

Third-party administrator handling workers' compensation for 90 California employers.

- Manage **140** indemnity claims, issuing 98% of disability benefits payments on time under state rules.
- Coordinate medical treatment, utilization review and nurse case managers on 40 lost-time injuries a year.
- Return 72% of injured workers to modified or full duty within 90 days through employer light-duty plans.
- Direct litigation management on 35 represented claims, settling 20 by stipulation or compromise in 2025.

Medical-Only Claims Adjuster 06/2021 - 02/2023

Sierra Valley Insurance Services Visalia, CA

Workers' compensation insurer for farm and food processing employers.

- Handled 250 medical-only workers' compensation claims, closing 85% within 6 months.
- Reviewed medical bills against the state fee schedule, cutting provider overpayments by $95,000 a year.
- Explained benefit notices in English and Spanish to 30 injured workers a week.
- Logged diaries, payments and notes in Excel and Microsoft Office, meeting every 14-day and 90-day decision deadline.

> EDUCATION

Bachelor of Science 05/2021

California State University, Fresno Fresno, CA

Business Administration

> CERTIFICATES

Workers' Compensation Claims Professional (WCCP) 10/2022

Insurance Educational Association

Self-Insurance Administrator Certificate 04/2023

California Office of Self-Insurance Plans