Miranda Zermeno

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Summary

Organized and motivated employee eager to apply time management and organizational skills in various environments. Seeking entry-level opportunities to expand skills while facilitating company growth.

Skills

- Strong analytical, critical thinking, problem solving and independent decision making skills
- Coverage determination
- Demonstrated interpersonal and customer service skills
- Payment processing
- Strong computer and MS Office skills
- Assists in developing training and analysis of pilot programs.
- Lead training sessions to ensure claim team members understanding of company compliance requirements, regulatory changes, and reinforce department standards on compliance goals and quality claim management.

- Claims file management processes
- Exceptional negotiation skills
- Strong communication skills
- Settlement determinations
- Property claims
- Skilled in Xactimate

Experience

SUBROGATION ADJUSTER I | 11/2021 - Current
Amtrust International - Dallas, TX

- Negotiated settlements and agreements between parties by providing mutual support and driving resolutions.
- Prioritized and organized tasks to efficiently accomplish service goals.
- Demonstrated leadership by making improvements to work processes and helping to train others.
- Gathered information about disputes by interviewing individuals, witnesses and other involved parties.
- Determined extent of liability by reviewing evidence, laws and administrative or judicial precedents.
- Worked successfully with diverse group of coworkers to accomplish goals and address issues related to our products and services.

HOME & COMMERCIAL CLAIM SPECIALST | 06/2020 - 10/2021
State Farm - Irving, TX

- Reviewed policies to determine appropriate levels of coverage and assist with approval or denial decisions.
- Explained loss coverage, assisted policyholders with itemizing damages and coordinated alternative living arrangements.
- Coordinated vendor services, including emergency repair, cleaning companies and contractors, to optimize handling of customer claims.
- Conducted detailed bill reviews to implement sound litigation management and expense control.
- Created master spreadsheet to record procedures, denials and approvals.

- Worked successfully with diverse group of coworkers to accomplish goals and address issues related to our products and services.
- Prioritized and organized tasks to efficiently accomplish service goals.
- Juggled multiple projects and tasks to ensure high quality and timely delivery.
- Demonstrated self-reliance by meeting and exceeding workflow needs.
- Provided excellent service and attention to customers when face-to-face or through phone conversations.
- Demonstrated leadership by making improvements to work processes and helping to train others.
- Exceeded customer satisfaction by finding creative solutions to problems.

INITIAL LOSS REPORTING ASSOCIATE | 08/2018 - 06/2020
State Farm - Richardson, TX
- Researched and verified insurance policy coverage.
- Evaluated extent of damage and documented findings.
- Explained complex regulations and policy guidelines to clarify claims process for insured parties.
- Documented vehicle damage and condition by taking meticulous notes and photographs.
- Conducted inspections on damaged vehicles and generated accurate estimated costs for repair work.
- Provided policyholders with advice regarding vehicle repairs and body shop procedures to maximize customer satisfaction.
- Evaluated claims for possible fraud, contacting appropriate department for assistance and further investigation.
- Coordinated direct repair assignments with local body shops and rental vehicles during restoration processes.

VISUAL MERCHANDISING MANAGER | 06/2013 - 04/2017
American Apparel - Dallas, TX
- Created window and in-store displays for retail businesses and managed store overall appearance to market products effectively, deliver visual appeal and stimulate sales.
- Inspired and trained team members in both creative and logistical aspects of visual merchandising, equipping colleagues to design and implement innovative displays.
- Drove and tracked schedules for visual displays and spearheaded new system for systematically updating, refreshing or renewing designs and displays.
- Placed prices and descriptive signage to enhance displays and promote items.
- Created retail displays to highlight particular products and drive sales according to corporate strategy.
- Configured and arranged up-to-date advertising and marketing displays, creatively placed merchandise on counters or tables to promote visibility and sales.
- Monitored and reordered inventory items to fulfill displays and executed design changes to align with available inventory.
- Taught sales staff to properly coordinate clothing racks and counter displays to maximize promotional effectiveness.

Education and Training

Southern Methodist University - Dallas, TX | BootCamp
Full-Stack Web Developer, 01/2022

The University of Texas At Arlington - Arlington, TX | Bachelor of Science
Interior Design , 08/2018

El Centro Community - Dallas, Tx | Associate of Arts
Interior Design, 05/2019

Skyline High School - Dallas, TX | High School Diploma
05/2013