

TIMOTHY BRACCO

Vice President, Stop Loss



Timothy Bracco joined Boon-Chapman in January 2025 as Vice President, Stop Loss, bringing more than 25 years of diverse insurance industry experience. With expertise spanning claims management, Stop Loss operations, audit reviews, and innovative system development, Tim is renowned for his forward-thinking approach and proven ability to navigate complex industry challenges.

Tim began his career in 1998, building a strong foundation in audit reviews for self-insured plans and claims. Over the years, he gained extensive experience managing Aggregate, Specific, and Level Funded Stop Loss claims, honing his skills across both established carriers and start-ups. His work has consistently focused on creating operational efficiencies and delivering cost-containment solutions.

In his early roles at a prominent insurance and Stop Loss carrier, Tim was instrumental in developing claims strategies and auditing protocols that set new standards in the industry. Transitioning into the MGU space, he specialized as a Stop Loss auditor, bringing a meticulous approach to risk management and compliance. His expertise expanded further when he led the claims and operations implementation of a pioneering Medical Stop Loss product for an exclusive carrier/MGA collaboration.

This initiative, involving a Fortune 500 insurance company and a start-up Managing General Agent utilizing AI-based underwriting, highlighted his ability to merge technical innovation with operational excellence.

Before joining Boon-Chapman, Tim was the Vice President of Accident and Health Audit Solutions at a leading insurance services company and previously served as Director of Stop Loss Operations at a carrier that established its own TPA. There, he played a vital role in shaping the carrier's Stop Loss division, overseeing claims and financial processes, and developing comprehensive reporting systems. His leadership extended to designing and implementing a custom Stop Loss claims processing system, further solidifying his reputation as a trailblazer in the field.

At Boon-Chapman, Tim's leadership drives the company's Stop Loss operations, aligning strategy with service excellence to meet the dynamic needs of clients. His vision encompasses optimizing claims processes, fostering innovation, and reinforcing Boon-Chapman's standing as a trusted partner in cost-containment solutions. By leveraging his extensive experience, Tim is committed to enhancing operational outcomes and ensuring Boon-Chapman continues to deliver unmatched service and value to its partners.