



# Sigma Chapter

Sigmachapter.org

Press Release



## Temple University Team are Finalists in the CICA Essay Contest!

Thursday, January 22, 2026



**Gabriel Albertson**

Fox RMI  
May 2026



**Sajjad Alloo**

Fox RMI  
December 2025

Fox School of Business students **Gabriel Albertson [Fox Risk Management & Insurance, 2026]** and **Sajjad Alloo [Fox Risk Management & Insurance, 2025]** were announced as finalists in the Captive Insurance Companies Association's (CICA) *Captive Insurance Solutions for Today's Risk Management Challenges* essay contest. Sponsored by Hylant Global Captive Solutions (Hylant GCS), this case competition is for college risk management and insurance students.

Winners will be announced at the Monday morning general session of the CICA International Conference, held March 8-10 in Palm Desert, California. In addition to cash prizes, the students will present their essays during an education session at the CICA Conference and have them published by the CICA Essay Contest Media Partner, Captive Insurance Times. We are rooting for our members!

Their paper explores how a captive insurance company could support a rapidly growing global cruise line, focusing on coverage gaps in today's challenging insurance market. They evaluated the company's key operational, guest, cyber, and climate-related risks and designed a captive structure to retain predictable losses while protecting against major disruptions. The project also incorporates a passenger travel-protection program to support more stable, long-term risk financing.

Special thanks to **Professor Michael Zuckerman** and **Professor Deb Mitra**, as well as several industry professionals who shared valuable insights throughout the research process, and congratulations to Gabriel Albertson and Sajjad Alloo!

---

[CICA Website](#)

[CICA Press Release](#)



**Sigma Chapter**

Sigma is using Smore to create beautiful newsletters