DORAL GOLF RESORT & SPA, MIAMI

Doral Golf Resort and Spa, A Marriott Resort, is an oasis of luxury in the South Florida sun. The Doral name has long been associated with superlative service and grand accommodations. For years Doral has continually raised the bar on standards of resort excellence. This resort offers a wide variety of restaurants, a range of high-end spa luxuries and facilities, and features 5 championship golf courses. The Doral Golf Resort and Spa continues to merit its place among the timeless, premier golf and spa resorts in the United States.

To view the resort, go to: www.doralresort.com



THIA BOARD OF DIRECTORS

PRESIDENT VICE-PRESIDENT SECRETARY TREASURER PAST PRESIDENT Juliann Martyniuk Martha Turnbull Natalie Dupuis Lambert Boenders Mark Anevich



CONFERENCE SCHEDULE

Registration

Tuesday April 1, 2008 4:00 pm - 6:00 pm Wednesday April 2, 2008 8:00 am - 8:30 am

Sessions (Includes refreshment breaks) 8:30 am -12:30 pm

Wednesday April 2, 2008 Thursday April 3, 2008 Friday April 4, 2008

Networking Breakfasts 8:00 am - 8:30 am

Special Events

Kick-Off Cocktails April 1 6:30 - 8:30 pm Dinner at the Pearl April 3 6:30 - 9:30 pm

Optional Events

Golf Tournament April 2 1:00 pm Miami Duck Tour April 2 1:00 - 4:00 pm Miccosukee Indian Village April 3 1:00 - 4:00 pm Airboat Ride

Enjoy the Advantages of Sponsorship

SHOWBAG AND EVENT SPONSORSHIP

Participation in the 10th Annual THIA Conference speaks to your commitment to the travel health insurance sector. This 10th Annual Conference will be your opportunity to connect with leaders and decision makers from across Canada. Your company must be part of this important event.

There are two ways to sponsor this conference:

- Become an event sponsor, or
- Be a Showbag sponsor

For more information see our website at:

www.thiaonline.com

and follow the links to THIA Conference 2008 Showbag, or contact:

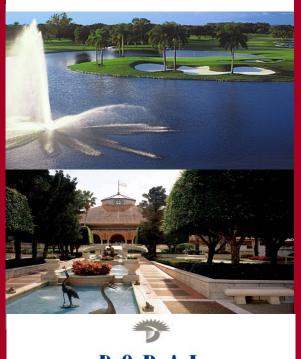
Nicole Schickler nschickler@worldaccess.com, 1.800.461.1079, ext. 2234

Michael Camacho mcamacho@csibrokers.com, 416.367.1427



The Power of 10

10th ANNUAL CONFERENCE APRIL 1 - 4, 2008





THE POWER OF 10

The 2008 THIA Annual Conference brings us the opportunity to proudly celebrate 10 years of success and to continue to promote and achieve our mandate. In 1998, THIA was created:

To develop and promote voluntary standards of business conduct, professional and public education, advancement of issues relevant to providers of travel health insurance operating in Canada and their affiliated organizations.

I hope THIA will also continue to inspire ever more collaboration, creativity and understanding across the globe.

We are celebrating our 10th anniversary at the Doral Golf Resort & Spa in Miami. As part of the celebration, the THIA Conference Committee has arranged some exciting activities for all of us.

As a delegate, your registration entitles you not only to full participation at the educational sessions, but all complimentary networking breakfasts, refreshment breaks, the opening cocktail reception, and dinner at the chic Pearl Restaurant and Champagne Lounge at Nikki Beach on Thursday evening. We have also arranged optional activities that include golfing, a trip to the everglades and a cruise along the inter coastal. Register early for the events you wish to participate in. Space is limited!

On behalf of the THIA Executive and the THIA Conference Committee, I would like to extend our gratitude to our valued friends, colleagues and associates who have helped us reach this milestone. A special thanks to our sponsors for their generous support of this Conference and Conferences past. I invite all of you to our 10th Annual THIA Conference.

Join us to share a successful blend of education, fellowship and good fun. I look forward to seeing you in Miami, Florida!

Juliann Martyniuk, President, THIA

THIA IS 10 YEARS OLD

PROGRAM HIGHLIGHTS

Our Confirmed Speakers...

KEYNOTE ADDRESS: Scott V. Nystrom, PhDSenior Advisor, Department of Health and Human
Services / Office of the Assistant Secretary for
Planning and Evaluation.

• An Aging North American Populace

Dr. Ferial Ladak, Medical Director, Global Excel

Following a Claim from Beginning to End

Brian Inamine, Lawyer, Principal, Wright, Robinson

 Resolving Cross-Border Disputes Over U.S. Hospital Bills

Dawn Robertson, Principal, Strategic Change Resources (SCR), Management Consulting Firm

 The Living Brand - Do You Have the Right Stuff?"

David L. Mair, Director of Client Relations for MEDEX Global Group

Sometimes the Thrill of Victory Hurts

Gilbert Sharpe, Partner, Fasken Martineau DuMoulin; Jill McCutcheon, Legal Counsel, Blaney McMurtry; Moderator: Dr. Robert MacMillan, MD, CCFP, FCFP, Medical Director, Medipac International, Inc.

 Panel Discussion of Legal Issues Faced by the Travel Insurance Sector

Annemarie T. Brownmiller, FSA, MAAA Senior Vice President & Chief Actuary, Consulting Services of Princeton, LLC.

 The Threat of a Worldwide Pandemic -What it Was, Is and Could Be... Are You Ready?

Diana Smallridge, Managing Director, Green Capital Advisors Ltd.

Tourism Challenges

DORAL GOLF RESORT & SPA

Special Hotel Conference Rates

To ensure availability, you must reserve your hotel room by March 4, 2008.

Doral Golf Resort & Spa 4400 N.W. 87th Avenue Miami, FL 33178

Call reservations: 1.800.713.6725 and quote: THIA, or

Book on-line at:

http://marriott.com/miadl?groupCode=thithia&app=resvlink

Room Rate: US\$249/night Single/Double

Special Travel Rates

American Airlines is the official airline for the THIA Conference. Book your flights and take advantage of special discounted fares of 5% off the lowest applicable published airfare. Simply call America Airlines at 1.800.433.1790, or book on-line at www.AA.com and quote our convention number A1638AQ.

AVIS Rent A Car is THIA's official car rental agency. Call Avis directly at 1.888.754.8878 and quote the Avis Worldwide Discount Number G028166 to receive the best possible car rental rates available.

Conference Registration

Register on-line at: www.thiaonline.com and follow the

links to: 2008 THIA Conference, or

Complete: the attached Conference Registration Form, and

Fax to: 416.205.4676, or

Mail to: Travel Health Insurance Association (THIA)

c/o WTP Assist

400 University Ave., 15th Floor Toronto, ON M5G 1S7

Registration Refunds

The following cancellation penalties apply:

- 100% refund, less \$50 administration fee, until February 29, 2008
- 50% refund from March 1 March 14, 2008
- No refund available after March 14, 2008

ACTIVITIES

This year, we are pleased to provide you with your choice of optional activities for Wednesday and Thursday afternoon. *Please sign up for your choice of events with your Conference Registration.*

Wednesday Afternoon

Scramble Golf Tournament (1:00 pm)

For those golf enthusiasts, Doral is the most prestigious course that has hosted the THIA Conference. This is your ultimate chance to golf where the legends have golfed including Tiger Woods! You and your guest are invited to participate in our Scramble Golf Tournament on Wednesday, April 2nd at the Great White Course.

Fee: \$160 per person (includes green fees, cart, boxed lunch, gift bag & prizes)

Miami Duck Tour* (1:00 pm - 4:00 pm)

This land and sea tour of Miami and Miami Beach is assured to be a highlight attraction of any guest's stay. Highlights include the world famous art deco district and homes of the rich and famous on Biscayne Bay and Star Island. This tour offers some spectacular views and photo opportunities, and is narrated by a tour guide.

Fee: \$33 per person (includes return transportation)

Dolphin Mall Shopping

You and/or your spouse can "shop 'til you drop" at the Dolphin Mall, Greater Miami's newest value centre offering more than 240 outlets, retailers, specialty shops and restaurants. Free shuttle bus service is provided daily by the hotel. Check with the front desk for departure times.

Fee: No additional Cost

Thursday Afternoon

Miccosukee Indian Village Airboat Ride* (1:00 pm - 4:00 pm)

Take a tour of the Miccosukee's history, culture and lifestyle. By airboat, you will ride through the Everglades and discover a typical hammock-style Indian camp that has been owned by the same Miccosukee family for more than 100 years. See demonstrations of woodcarving, patchwork, beadwork, basket weaving and doll making.

Fee: \$20.00 per person (includes return transportation)

Dinner at Pearl Restaurant & Champagne Lounge

You are invited to dine at the Pearl Restaurant and Champagne Lounge at Nikki Beach on Thursday, April 3rd. This restaurant combines the chic ambiance of Miami nightlife with a sophisticated dining experience.

Fee: Included with your Conference Registration

CONFERENCE REGISTRATION FORM

Follow links to 2008 TH	IIA Conference	Registration.
Name		Title
Organization		
Street Address/Suite		
City	Prov./State	Postal Code/Zip

You can also register on line at: www.thiaonline.com

Delegate Registration Fees (per person)

Fax

Delegate fees include educational sessions, networking breakfasts, refreshment breaks, and special events; kick-off cocktail reception and dinner at Pearl Restaurant.

Early Bird Rates *for* MEMBERS ONLY *Available until* January 14, 2008

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THIA Member <i>Early I</i> After January 14, 20 Non-Member		\$610 \$650 \$800		\$ \$ \$	
Special Events	Fee fo	r Spouse			
Kick-off Cocktails	\$150			\$	
& Dinner at Pearl					
Optional Events	Fee	Delegate	Spouse		
Golf	\$160			\$	
Miami Duck Tour*	\$ 33			\$	
Miccosukee Indian	\$ 20			\$	_
Village Airboat Ride	e^				
Total:				\$	

*THIA may cancel any tour if minimum registration numbers are not reached.

CHEQUES SHOULD BE MADE PAYABLE TO 'THIA'

Credit Card charges will based on CAD\$ Fees for US cardholders. The rate of exchange will be determined at the time of processing. Your credit card statement will indicate "Travel Insurance" as the merchant.

	Card #	Expiry Date
	Calu #	LADII V Date

MASTERCARD

CHEQUE

Signature

■ VISA

Telephone

E-mail Address