



Specialist advisory for travel brands and travel insurers

About Hartmann Advisory



Hartmann Advisory is a specialist advisory firm for travel brands and travel insurers, partnering with leadership teams at the moments that most shape commercial performance.

We sharpen commercial strategy and growth, structure the acquisition and onboarding of partnerships so they scale from day one, define the commercial path into new markets, and drive enterprise transformation and operating model alignment that turns ambition into execution.

Built from more than 20 years inside the engine rooms of Australia and New Zealand's travel and travel insurance sectors, our advice is senior-led, commercially grounded, and shaped from within the industry, not from outside it.

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Commercial complexity in travel is increasing

Travel brands and travel insurance businesses are facing a more demanding commercial environment, shaped by margin pressure, channel complexity, partner dependence and rising execution risk.

For travel brands, the challenge is sustaining growth as distribution economics shift, customer behaviour evolves, and competitive intensity increases across retail, digital and partner channels.

For travel insurance businesses, pressure is showing up through weaker attachment, more demanding distributor economics, route-to-market complexity, and the need for stronger alignment across product, commercial, operational and digital delivery.

In that environment, underperformance is rarely caused by a lack of strategy. It is more often the result of misaligned priorities, underperforming partnerships, weak commercial architecture, governance or execution models that are no longer fit for purpose.

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How Hartmann Advisory responds

Hartmann Advisory supports travel brands and travel insurance businesses on the issues most critical to commercial performance: growth, distribution, partnerships and execution.

Our advice is grounded in direct, deep sector experience. We are not removed from the industry, and we do not apply generic consulting logic to sector-specific problems.

We help clients identify where value is constrained, sharpen the decisions that matter most, and align commercial strategy, operating structure and execution around stronger outcomes.



Matt Endycott

Founder & Managing Director

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Matt Endycott established Hartmann Advisory to provide travel brands and travel insurance businesses with senior, industry-embedded advice on growth, distribution, partnerships, and transformation.

His career spans senior leadership roles across luxury and tailor-made travel, airlines, cruise, group touring, and travel insurance distribution, with global remit across enterprise partnerships, commercial strategy, market expansion, and transformation. He has led multi-market initiatives across Australia, New Zealand, North America, the UK and Europe, working across complex partner networks, cross-border operating models, and region-specific growth priorities.

Matt has built his career at the point where commercial strategy meets execution - shaping distribution models, leading partner ecosystems, aligning stakeholders, and delivering initiatives with material commercial impact.

Hartmann Advisory reflects that background. We are founded, commercially grounded, and built on advice that comes from inside the industry.

Hartmann Advisory was built from more than 20 years inside the engine rooms of Australia and New Zealand's travel and travel insurance sectors. Our advice is grounded in real industry experience, commercial judgement, and an understanding of how this market actually works.

Hartmann Advisory provides specialist advice shaped from within the industry and built around the commercial realities of travel brands and travel insurance businesses.

Our work is structured across four pillars, each focused on improving growth, commercial performance, and execution.

Commercial
strategy &
growth

Clarifying where to play, how to win, and what needs to change to improve performance.

This includes strategic review, growth diagnostics, portfolio and channel assessment, and evaluation of new revenue opportunities. Our focus is on identifying where value sits, what is constraining growth, and which choices are most likely to strengthen performance.

Partnership
strategy &
performance

Improving partnership performance by strengthening the economics, structures, and governance that sit behind it.

This includes partnership strategy, commercial model design, governance review, performance assessment, and restructuring of underperforming arrangements. Our focus is on ensuring partnerships are aligned to strategy, supported by clear accountability, and capable of delivering stronger commercial outcomes.

Market
expansion &
go-to-market
execution

Assessing new growth opportunities and defining the commercial approach required to enter, expand, or accelerate in market.

This includes market assessment, entry strategy, route-to-market design, channel evaluation, and execution planning. Our focus is on testing opportunity, clarifying the model required to compete, and reducing the risk of weak entry decisions or poor execution.

Transformation
& operating
model alignment

Improving execution by aligning strategy, structure, and accountability.

This includes transformation support, operating model review, governance design, initiative sequencing, and leadership alignment. Our focus is on removing structural friction, clarifying ownership, and creating the conditions for faster, more effective delivery.

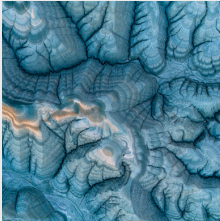
Hartmann Advisory is engaged when travel or travel insurance businesses face commercially significant challenges across channel performance, partner models, market expansion or execution complexity.



New growth priorities

New markets, products, and channels can create meaningful upside, but only when decisions are grounded in commercial discipline. Ambition alone is not a strategy.

Hartmann Advisory supports travel and travel insurance leadership teams in evaluating new growth opportunities, clarifying the true opportunity, identifying the risks, and making better-informed decisions before significant capital, time, and management focus are committed.



Operating model alignment

As travel brands and travel insurance businesses grow or change, operating structures can become misaligned to the needs of the enterprise.

Hartmann Advisory assesses whether governance, accountability, and operating structures remain fit for purpose, and redesigns them where required so teams are better aligned, decisions are made more effectively, and execution is supported by a clearer and more coherent model.



Transformation execution

Transformation rarely fails because the ambition was wrong. It fails when execution lacks clarity, pace, sequencing, and consistent leadership alignment.

Hartmann Advisory helps travel brands and travel insurers bring greater structure, pace, and discipline to transformation so that initiatives are better sequenced, execution is more coordinated, and progress becomes more tangible and sustainable over time.



Resetting growth priorities

When growth slows, the issue is rarely growth alone. It is usually a sign that strategic focus, commercial effort, and resource allocation are no longer aligned to where value can be created.

Hartmann Advisory helps travel brands and travel insurance businesses reassess where value sits, test the strength of the current growth model, and refocus effort on the priorities most likely to restore momentum and improve performance.



Addressing margin pressure

Margin pressure is often a signal that the commercial model is under strain. Rising costs, weaker pricing power, and inefficient delivery can erode performance long before revenue decline becomes visible.

Hartmann Advisory works with leadership teams to identify where value is being lost, assess the resilience of the current model, and reshape the commercial and operating settings required to protect margin, improve efficiency, and strengthen overall performance.



Realignment of partner economics

Partnerships create value only when the underlying economics, governance, and incentives are aligned. Without that, they often become harder to manage and less effective over time.

Hartmann Advisory helps travel brands and travel insurers evaluate the health of existing partnership models, redesign structures where required, and strengthen the accountability, economics, and execution needed to realise greater long-term value.

Year	Location	Strategic Pillar
2018	Australia & New Zealand	Market repositioning & commercial transformation

Repositioning a specialist travel brand following acquisition and channel dislocation

Problem

A specialist travel brand in Australia and New Zealand experienced strategic drift following acquisition by a larger travel group. Its legacy strength in tailor-made travel and retail distribution weakened as channel focus shifted, positioning became less distinct, and market perception moved away from the premium segment the business was best placed to lead.

The core problem was not awareness alone. It was a broader misalignment between brand, product, channel strategy, and market execution.

Our role

Hartmann Advisory Founder, Matt Endycott led a multi-phase transformation across distribution strategy, commercial frameworks, brand repositioning, product architecture, and trade engagement.

Scope

- Re-establishing retail as a strategic growth channel
- Strengthening the brand's premium and tailor-made positioning
- Improving alignment across proposition, product, and market narrative
- Reshaping partnership and channel arrangements to support credibility and demand
- Rebuilding trade engagement across key retail networks and consortia

Outcome

The transformation restored and strengthened national retail distribution and contributed to multiple national travel industry awards, including Best Product and Best Wholesaler over three consecutive years. It repositioned the business as a leading premium tailor-made travel brand in the ANZ market.

The result was stronger alignment between brand, channel, and commercial execution, creating a more defensible platform for long-term growth.



Year	Location	Strategic Pillar
2021	Australia	Post-acquisition integration and operating model transformation

Integrating an acquired travel insurance portfolio to support scale, margin, and channel growth

Problem

A travel insurance business acquired a large and diversified portfolio spanning retail travel, brokers, health funds, online channels, and embedded insurance within a major airline ecosystem. The acquisition created immediate scale, but also introduced complexity across partner agreements, product structures, channel economics, and operating alignment.

Without stronger integration, scale would increase complexity faster than performance.

Scope

- Novating acquired distribution partnerships across multiple channels
- Redesigning pricing and remuneration settings
- Optimising digital and embedded insurance pathways within a major airline ecosystem
- Strengthening reporting and commercial visibility
- Developing a more aligned target operating model across sales, operations, and underwriting

Outcome

The integration achieved 97% novation of the acquired distribution portfolio while maintaining revenue stability through transition.

It also strengthened digital conversion and attachment performance in a major airline loyalty channel, improved margin integrity, and established a more aligned target operating model across key functions. The result was a more integrated and scalable platform for enterprise growth.

Year	Location	Strategic Pillar
2024	Australia, New Zealand, USA,	Enterprise transformation & governance redesign
2025	Canada & United Kingdom	

Transforming a fragmented insurance portfolio into a globally governed commercial growth engine

Problem

A global travel distribution group was generating meaningful insurance revenue across multiple regions, but performance varied significantly by market. Governance was inconsistent, insurer frameworks lacked alignment, and there was no unified strategic agenda to manage insurance as an enterprise-level source of growth.

The result was structural underperformance: insurance was commercially important, but not being managed with the discipline, visibility, or consistency required to maximise value across the network.

Our role

Hartmann Advisory Founder, Matt Endycott led an enterprise-wide transformation spanning strategy, governance, commercial design, and cross-market execution.

Scope

- Defining a unified global insurance strategy
- Introducing structured performance management and review cadence
- Strengthening insurer accountability and commercial frameworks
- Improving cross-regional benchmarking and transfer of best practices
- Aligning regional execution to a clearer enterprise growth agenda



Outcome

The transformation established stronger executive visibility, improved insurer accountability, and created a scalable governance framework for ongoing performance management.

The program repositioned insurance from a decentralised regional program to a more coherent and enterprise-governed source of commercial value.

Working with Hartmann Advisory

Diagnostic

Clarifying the issue beneath the symptoms

Hartmann Advisory begins by isolating where value is being constrained and what is actually driving underperformance. Clarifying the issue beneath the symptoms.

The objective is not to create more analysis. It is to establish a clearer commercial view of the issue, distinguish symptoms from root cause, and give leadership confidence on where intervention is actually required.

Activation

Aligning the architecture to execution

Hartmann Advisory then helps translate direction into commercial movement. This may involve resetting route-to-market logic, restructuring partner models, refining growth priorities, clarifying ownership and decision rights, or strengthening governance and accountability.

The focus is on aligning the architecture around delivery so execution is supported by clearer structures, not left to momentum alone.

Framing

Defining the commercial path forward

Once the issue is clear, Hartmann Advisory works with leadership to define the commercial path forward.

This includes testing strategic options, sharpening priorities and challenging assumptions.

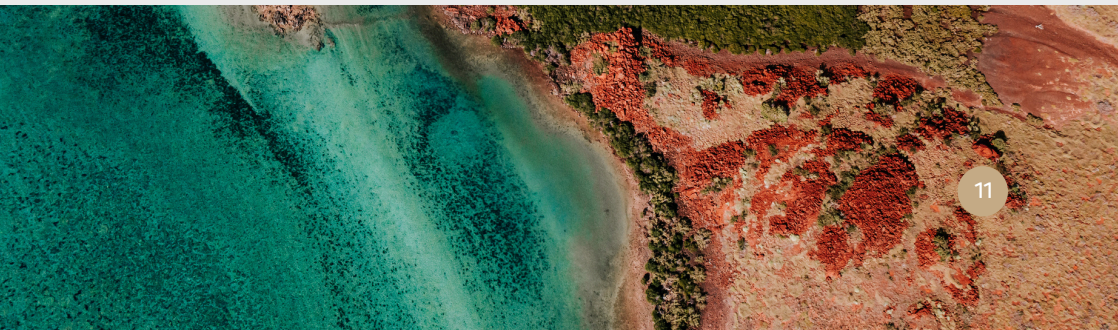
The output is a more coherent commercial direction, stronger strategic alignment, and a clearer basis for action.

Delivery

Mandate and execution leadership

Where the mandate requires it, Hartmann Advisory remains engaged through implementation, transformation, market entry, partner reset, or commercial recovery.

This support is designed to maintain strategic discipline, strengthen stakeholder alignment, and improve the quality of execution where sustained senior involvement materially affects outcome.



Why Hartmann Advisory

What sets Hartmann Advisory apart is simple.

Our advice comes from inside the travel industry, not from outside it.



We bring deep experience across travel, travel insurance, partnerships, distribution, and commercial execution. This has been shaped by years of operating inside the market, not advising it from a distance.

Performance in the travel industry is shaped by channel economics, partner dynamics, customer behaviour, commercial complexity, and execution in market. Hartmann Advisory identifies where value is constrained, what is driving underperformance, and what needs to change to improve outcomes.

- Deep sector understanding grounded in lived experience across travel and travel insurance businesses.
- Sharper commercial diagnosis that identifies the structural drivers of underperformance quickly and accurately.
- Industry-relevant judgement and recommendations shaped by the realities of distribution, partnerships, and market-facing execution.
- Execution credibility, with advice built to work in practice, not just in presentation.

Hartmann Advisory combines strategic rigour with something generic firms cannot replicate - genuine industry depth, commercial instinct, and credibility built from inside the engine rooms of the Australian and New Zealand travel sectors.

Engagement defines the mandate

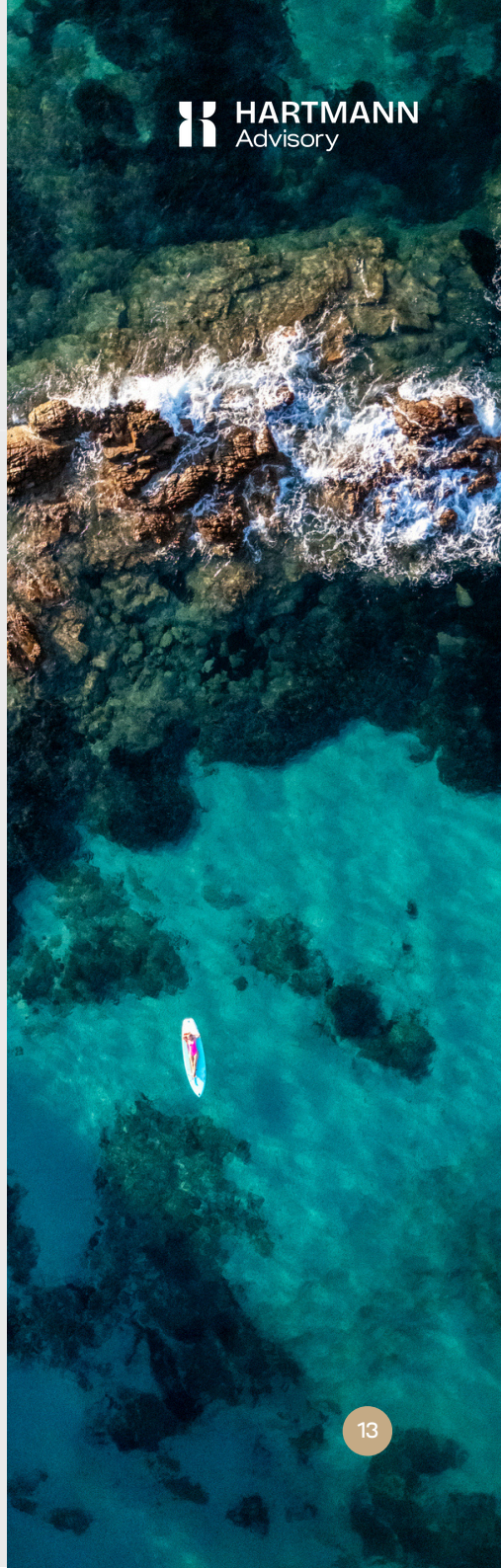
Activation drives the outcome

Hartmann Advisory is engaged when a travel brand or travel insurance business is facing a commercially significant issue that requires more than generic advice and more than internal ownership alone can effectively resolve.

In Australia and New Zealand, these mandates typically sit across growth, distribution, partnerships, market expansion, and execution. This is where value is constrained, architecture is misaligned, and strategic direction is not yet translating into commercial movement.

Hartmann Advisory works to bring sharper diagnosis, clearer commercial direction, and stronger activation around the structures that determine performance across channel, partnerships, governance, and operating architecture.

Our role is to reduce ambiguity, sharpen judgement, and create the conditions for performance to move with greater precision.



Let's start a conversation

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