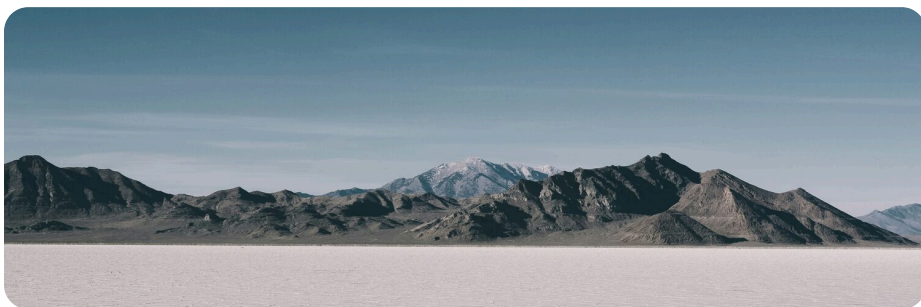


Introduction to Hartmann Advisory

Specialist commercial advisory
for travel brands and insurers,
led from inside the industry.

Advisory for the decisions that shape commercial performance.



Hartmann Advisory is a specialist, senior and founder-led advisory firm for travel brands and travel insurers across Australia, New Zealand and international markets.

We work on the issues that most directly shape commercial performance, from growth strategy and partner economics to market entry and the operating models that deliver them.

Our work spans the travel ecosystem, from the networks and brands that sell travel to the insurers that protect it. Clients engage us when a significant commercial issue needs more than generic advice.

Travel growth now runs through partnerships that are harder to get right.

Travel brands and insurers now grow through more partners and channels, from retail networks and wholesalers to airlines, loyalty programs and digital journeys. Each brings its own economics, with less margin for error.

For insurers, attachment is under pressure and distributors are negotiating harder terms. For travel brands, ancillary revenue and partner performance now carry more of the result.

the market in 2026

12.7m

overseas trips by
Australians in FY26, only
4% more than the year
before

ABS, August 2026

105%

growth in Australian trips to
Japan against FY19, while
the United States fell 37%

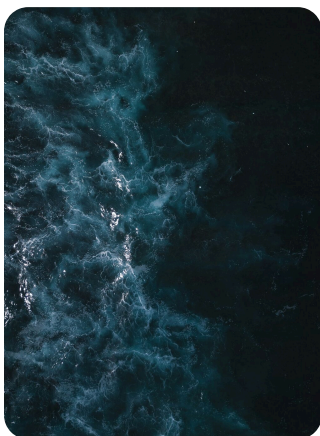
ABS, August 2026

1 in 7

Australians travelled
overseas uninsured on their
last trip

Insurance Council of Australia and
Smartraveller, 2025

Four practice areas, each tied to a commercial outcome.

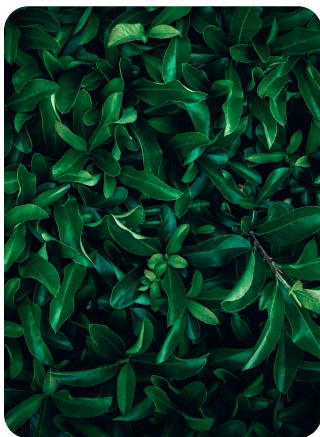


01

Commercial strategy and growth

Clarifying where to play, how to win and what has to change to lift performance.

We work across growth diagnostics, channel and portfolio performance, pricing and margin integrity, and commercial model evaluation. Clients bring us in when growth has slowed and the cause is not obvious, or the board needs a clear view of where growth will come from next.



02

Partnership and distribution performance

Strengthening the economics, structures and governance behind partnerships.

We work across partner acquisition, proposition development, onboarding, commercial and incentive design, and governance. Clients bring us in when a major partnership is up for renewal, underperforming or yet to be signed, or when an acquired portfolio needs integrating.

Scoped against a measurable result, from diagnosis to delivery.



03

Market representation and expansion

Leading entry and growth in new markets, with in-market representation of client brands.

We work across market evaluation, entry strategy, in-market representation, distribution model design and local partnership development. International brands bring us in to enter Australia or New Zealand with senior representation on the ground, and travel brands and insurers use us to move into new channels and markets.



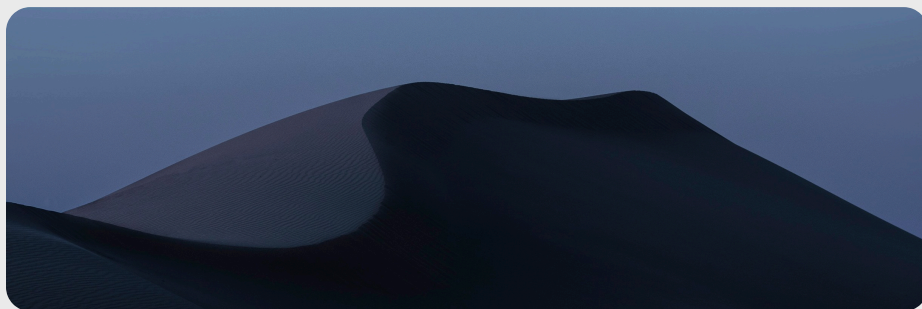
04

Transformation and operating model

Aligning strategy, structure and accountability so that execution keeps pace with ambition.

We work across operating model design, governance and decision rights, initiative sequencing and leadership alignment. Clients bring us in when an acquisition, restructure or leadership change has blurred ownership, or when the strategy is set but execution keeps stalling.

Results built from 25 years inside the brands that shape how the world travels.



25+

years leading travel and insurance distribution

97%

novation of an acquired portfolio, with revenue held through transition

12%

uplift in travel insurance attachment in New Zealand, with 4% in Australia

6

markets led across Australia, New Zealand, the US, Canada, the UK and Europe

partners have included

Flight Centre Travel Group

Qantas

Expedia

Woolworths

NAB

Helloworld

Qantas Loyalty

Chubb

Westpac Group

ANZ



Year
2018

Markets
Australia and New Zealand

Practice
Commercial strategy and
growth

Repositioning a specialist travel brand after acquisition and channel dislocation

The problem

A specialist tailor-made brand drifted after acquisition by a larger group. Retail distribution weakened as channel focus shifted, and its premium position blurred. The issue was not awareness but misalignment between brand, product, channel and execution.

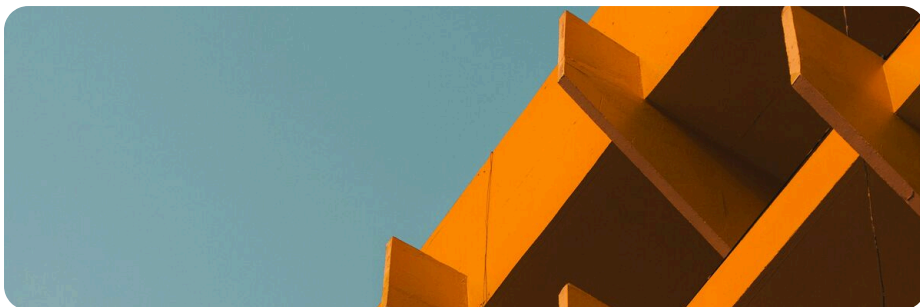
The outcome

National retail distribution was restored and the brand won multiple national travel industry awards, including Best Product and Best Wholesaler in three consecutive years, re-establishing it as a leading premium tailor-made brand in the market.

The work

A multi-phase transformation across distribution strategy, commercial frameworks, brand positioning, product architecture and trade engagement.

Retail was re-established as a strategic growth channel, partnership and channel arrangements were reshaped to support demand, and trade engagement was rebuilt across the key retail networks and consortia.



Year
2021

Market
Australia

Practice
Partnership and distribution
performance

Integrating an acquired travel insurance portfolio without losing the partners behind it

The problem

A travel insurer acquired a large portfolio spanning retail travel, brokers, health funds, online channels and embedded cover within a major airline ecosystem. The deal delivered scale, but also complexity across agreements, products, channel economics and operations.

The outcome

97% of the acquired distribution portfolio was novated with revenue held stable through transition. Digital conversion and attachment improved in a major airline loyalty channel, and margin integrity was strengthened.

The work

Acquired distribution partnerships were novated across every channel, with pricing and remuneration settings redesigned to fit the combined book.

Digital and embedded pathways were optimised within the airline ecosystem, reporting and commercial visibility were strengthened, and a single target operating model was built across sales, operations and underwriting.



Years
2024 to 2025

Markets
Australia, New Zealand, the
US, Canada and the UK

Practice
Transformation and operating
model

Turning a fragmented insurance portfolio into a governed, global source of growth

The problem

A global travel distribution group earned meaningful insurance revenue across regions, but performance varied widely. Governance was inconsistent, insurer frameworks were misaligned and there was no single agenda for insurance as an enterprise source of growth.

The outcome

Insurance moved from a decentralised regional program to an enterprise-governed source of value, with stronger executive visibility, clearer insurer accountability and a governance framework built to scale.

The work

An enterprise-wide transformation spanning strategy, governance, commercial design and cross-market execution.

A unified global insurance strategy was defined, a structured performance cadence introduced and insurer frameworks strengthened, with cross-regional benchmarking so that each market could adopt what worked elsewhere.

Senior only, by design.

Every engagement is led by Founder and Managing Director Matt Endycott from diagnosis to delivery, with no junior team on the invoice and no learning curve to pay for.

01

Diagnose

Isolate where value is constrained and separate the symptoms from the root cause.

02

Frame

Test the options, challenge assumptions and agree the commercial path forward with leadership.

03

Activate

Reset the route to market, partner models, decision rights and governance so execution has a structure to run on.

04

Deliver

Stay engaged through implementation where sustained senior involvement changes the outcome.

engagement model

Strategy Sprint

A fixed fee engagement that defines where you win and what to build.

Advisory Retainer

Senior judgement on call each month as your team executes.

Shared outcomes

Where it fits, part of the fee is tied to the revenue your partnerships generate.



Matt Endycott

Founder and Managing Director

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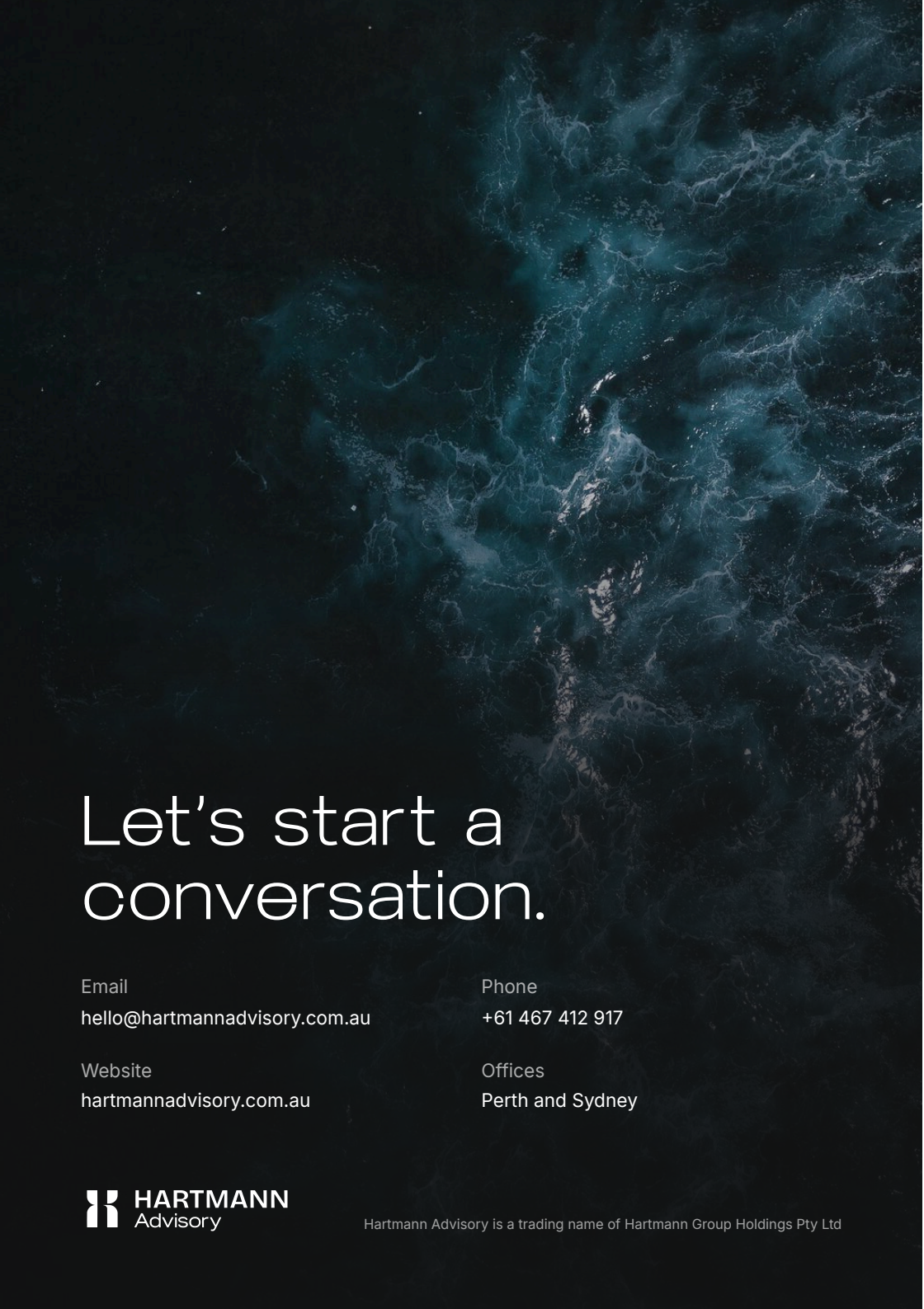
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Matt founded Hartmann Advisory to give travel brands and travel insurers senior, industry-embedded advice on growth, distribution, partnerships and transformation.

Over 25 years he has led travel distribution with major retail networks, airlines, tourism boards and insurers, including senior roles at Allianz Partners, nib Travel and Europ Assistance, and earlier roles at Virgin Australia and The Travel Corporation.

He has built partner programs from the insurer side and adopted them from the distribution side, leading multi-market programs across Australia, New Zealand, North America, the UK and Europe.

His career sits at the point where commercial strategy meets execution, and Hartmann Advisory is built the same way. Matt is a mentor with the Travel Industry Mentor Experience, which Hartmann Advisory now sponsors.



Let's start a conversation.

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HARTMANN
Advisory

Hartmann Advisory is a trading name of Hartmann Group Holdings Pty Ltd