

Introduction to
Hartmann Advisory

Travel.

Specialist advisory for travel brands, insurers and the partners
between them.



Between.

The decisions that shape travel performance are made between brands, partners and channels.

Hartmann Advisory is a specialist, senior and founder-led advisory firm for travel brands, travel insurers and the partners between them, across Australia, New Zealand and international markets. The work centres 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.

WHO WE WORK WITH

Travel brands

Airlines and loyalty programs, retail and online travel, wholesalers, tour operators and tourism bodies.

Insurers and their partners

Travel insurers, underwriters and assistance providers, and the banks, retailers and platforms that distribute cover.

International brands

Travel and insurance businesses entering or expanding in Australia and New Zealand.

Partners.

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, and each brings its own economics. Insurers are seeing attachment come under pressure as distributors negotiate harder terms, while travel brands rely more on ancillary revenue and partner performance to carry the result.

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

\$29.7b

spent by Australians on domestic overnight trips in the March quarter 2026, 3% more than a year earlier

TOURISM RESEARCH AUSTRALIA, 2026

Four practices, each tied to a commercial outcome.

01

PRACTICE 01

Commercial strategy and growth

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

THE WORK

Growth diagnostics, channel and portfolio performance, pricing and margin integrity, and commercial model evaluation.

WHEN IT IS USED

Usually called on when growth has slowed and the cause is not obvious, or when the board needs a clear view of where growth will come from next.

02

PRACTICE 02

Partnership and distribution performance

Strengthening the economics, structures and governance behind partnerships.

THE WORK

Partner acquisition, proposition development, onboarding, commercial and incentive design, and governance.

WHEN IT IS USED

Usually called on 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.



PRACTICE 03

Market representation and expansion

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

THE WORK

Market evaluation, entry strategy, in-market representation, distribution model design and local partnership development.

WHEN IT IS USED

Used by international brands entering Australia or New Zealand that want senior representation on the ground, and by travel brands and insurers moving into new channels and markets.



PRACTICE 04

Transformation and operating model

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

THE WORK

Operating model design, governance and decision rights, initiative sequencing and leadership alignment.

WHEN IT IS USED

Usually called on 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.

LED BY OUR FOUNDER BEFORE ESTABLISHING HARTMANN ADVISORY

25+

years across travel, airline and insurance distribution

97%

novation of an acquired portfolio, with revenue held through the transition

12%

attachment uplift in New Zealand, against 4% in Australia

6

markets led across Australia, New Zealand, the United States, Canada, the United Kingdom and Europe

PARTNERS HAVE INCLUDED

Flight Centre Travel Group

Qantas

Expedia

Woolworths

NAB

Helloworld

Qantas Loyalty

Chubb

Westpac Group

ANZ

Premium.

YEAR

2018

MARKETS

Australia and New Zealand

PRACTICE

Commercial strategy and growth

Repositioning a specialist travel brand after acquisition and channel dislocation.

LED BY OUR FOUNDER BEFORE ESTABLISHING HARTMANN ADVISORY

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 WORK

A transformation in several phases 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.

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.

97%

YEAR MARKET PRACTICE
2021 Australia Partnership and distribution performance

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

LED BY OUR FOUNDER BEFORE ESTABLISHING HARTMANN ADVISORY

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, and with it complexity across agreements, products, channel economics and operations.

THE WORK

Acquired distribution partnerships were novated across every channel, with pricing and remuneration redesigned to fit the combined book. Digital and embedded pathways were improved within the airline ecosystem, reporting and commercial visibility were strengthened, and one target operating model was built across sales, operations and underwriting.

THE OUTCOME

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

Five.

YEAR

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.

LED BY OUR FOUNDER BEFORE ESTABLISHING HARTMANN ADVISORY

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 WORK

An enterprise-wide transformation spanning strategy, governance, commercial design and execution across markets. A unified global insurance strategy was defined, a structured performance cadence introduced and insurer frameworks strengthened, with benchmarking across regions so each market could adopt what worked elsewhere.

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.



HOW ENGAGEMENTS ARE SCOPED

Most engagements begin with a fixed-fee first phase that answers one commercial question and ends in a clear decision. Where it is useful, ongoing senior advisory follows as the team executes.

CONFIDENTIAL BY DEFAULT

Client names, mandates and numbers stay confidential, during the work and after it.

Senior by design.

Every engagement is led by a senior adviser from diagnosis to delivery. The person who scopes the work stays with it through implementation, so there is 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 the assumptions and agree the commercial path 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.

Senior.



THE NAME

Hartmann is my mother's maiden name.



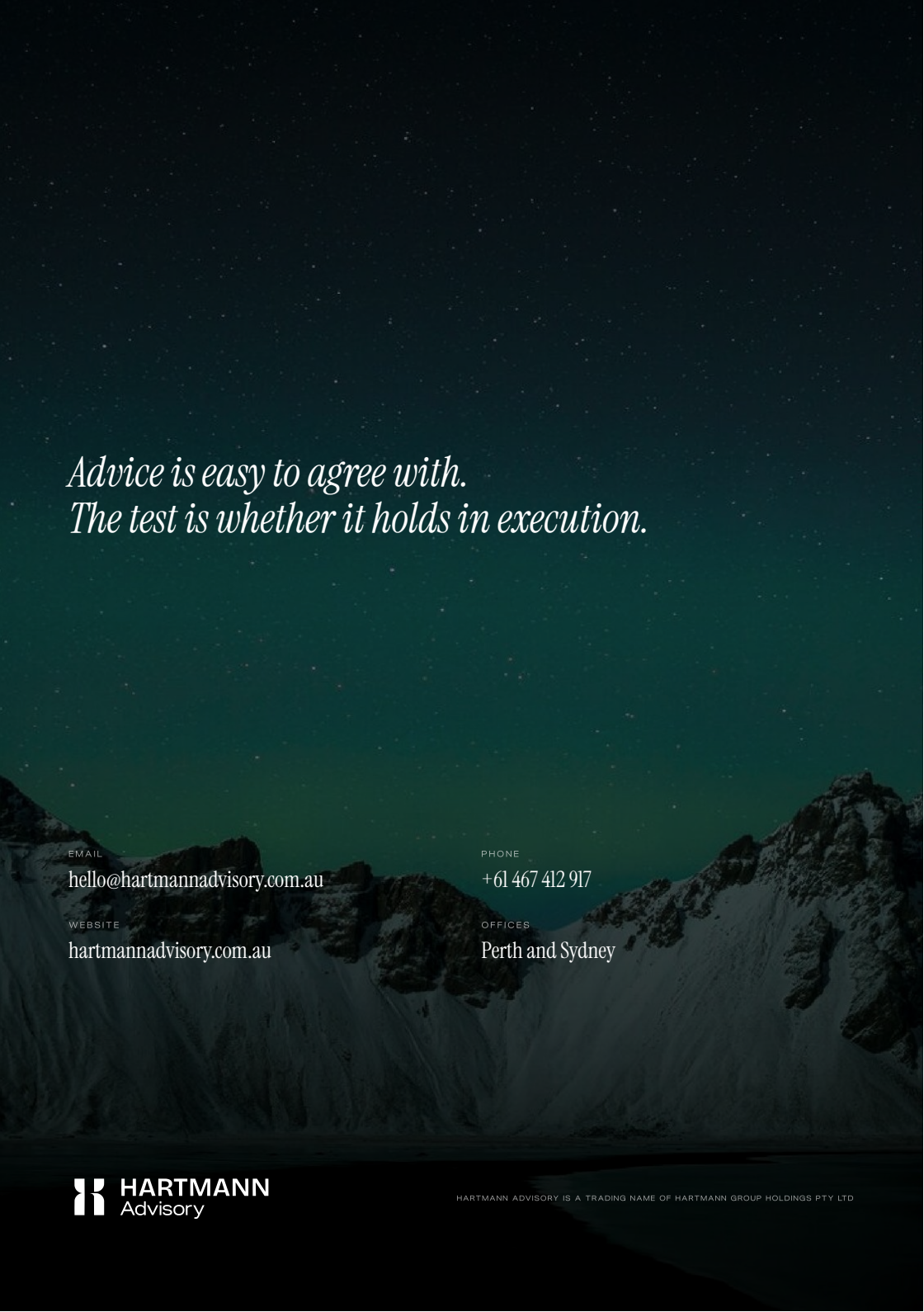
Matt Endycott

Founder and Managing Director

Matt founded Hartmann Advisory after 25 years in 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 programs across Australia, New Zealand, North America, the UK and Europe. He is a mentor with the Travel Industry Mentor Experience, which Hartmann Advisory now sponsors.

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*Advice is easy to agree with.
The test is whether it holds in execution.*

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