Open to Work, Not Open to Anything

A Career Reset Playbook for VPs & Directors

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About this playbook: Put together by Shrini Susarla, ICF Professional Certified Coach (PCC) with 30+ years of cross-functional experience in insurance-tech, including as Chief Strategy Officer at iNUBE. He's led delivery teams generating USD 15M+ in revenue and built greenfield insurance platforms across APAC and the Americas, and has coached mid-career insurance, banking and fintech leaders through exactly this kind of decision.

The Panic-Hire Trap

Here's what happens to most senior professionals three weeks into a job search: the panic sets in, and "I want the right next role" quietly becomes "I'll take whatever comes first." At VP/Director/Sr. Director level, this is the single most expensive mistake you can make: not because the next role is wrong, but because you won't find out it's wrong until you're six months in, underleveled, underpaid, or reporting to someone two levels below where you should be.

The irony: at 9+ years of tenure and 35-50L+ CTC in Insurance, Banking, Fintech or Insurtech, you have more leverage right now than you think: specialized domain experience at this level is genuinely scarce. The "open to work" banner signals availability. It should never signal desperation.

This playbook is about building the discernment to tell the difference between a role you should chase and one you should let go, before you've spent three months chasing it.

Self-Assessment: The 3 Paths

Most people at your level, after a transition, are actually weighing one of three distinct paths, but keep evaluating opportunities as if they're all the same path. Figure out which one (or two) you're actually on before you take a single call.

Path A: A better role, same track. You want to stay in full-time leadership, but at the right level, company, and comp. This path rewards patience, targeted networking, and strong storytelling in interviews.

Signs this is you: You miss having a team and a P&L to run. You're energized by org-building, not drained by it. Your frustration with your last role was about the company or the specific seat, not the structure of employment itself.

Path B: Fractional or consulting. You want the expertise you've built to work for multiple clients instead of one employer: more control over time and income ceiling, less stability.

Signs this is you: You've informally advised 2+ people or companies without being asked. You think in frameworks and diagnostics, not just execution. The idea of one employer for the next 5 years feels confining rather than comforting.

Path C: A lateral pivot into an adjacent, faster-growing space, e.g., from traditional insurance into insurtech, or from banking into fintech. Same domain expertise, different company type and growth trajectory.

Signs this is you: You're more excited by the idea of a smaller, faster company than a bigger, slower one. You're comfortable with more ambiguity and less infrastructure in exchange for more ownership and upside.

Most people are 70% one path and 30% another; that's fine. What's not fine is chasing all three with the same generic approach and the same generic pitch. Pick a primary path. Let it shape your outreach, your story, and which opportunities you say yes to.

Shrini often sees this with VPs weighing a Path A role (another senior leadership seat) against a Path B pivot (fractional) in the same breath: the right move usually only becomes clear once they separate the two conversations and run each through its own evaluation.

Defining Your Non-Negotiables

Write these down before you take your first call, not after. Under pressure in week 6, it's easy to talk yourself into "this is close enough" on something you swore you wouldn't compromise on in week 1.

Comp floor. Not your last CTC: the number below which you will not go, accounting for inflation, your runway, and your value in the market. Be specific: fixed, variable, and total.

Role scope. What you will and won't accept in terms of what you own: team size, P&L responsibility, reporting line (do you report to a CXO or a layer below?), decision-making authority.

Geography and work model. India or Toronto, relocation willingness, hybrid/remote flexibility. If you're not willing to relocate, say so explicitly; don't let a recruiter assume otherwise three conversations in.

Industry sub-segment. Within Insurance/Banking/Fintech/Insurtech, are there sub-segments you're ruling in or out, e.g., only product-led fintech, not legacy banking IT; or only B2B insurtech, not consumer.

Company stage. Large established player vs. high-growth scale-up vs. early-stage. Each comes with different risk/reward and different day-to-day; know which you actually want, not which sounds better on paper.

Three non-negotiables, maximum. More than that and everything becomes negotiable under pressure, which defeats the purpose.

Using the "Open to Work" Banner Strategically

At VP/Director level, the green banner is more nuanced than it looks. A few rules that matter at this seniority:

Use "Recruiters only" visibility if you're currently in another leadership role or on a board/advisory seat: a public banner can read as instability to your current stakeholders. If you're fully between roles, public visibility is usually fine and extends your reach.

Fill in the "Job titles" field precisely: "VP, Head of Claims" gets you matched correctly; "Open to opportunities" gets you matched to nothing in particular. Add 2-3 title variants (e.g., VP Claims, Director Claims Operations, Head of Claims) to widen the net without diluting it.

Don't let the banner do your positioning for you. Recruiters and hiring managers will still read your About section and experience. The banner gets you found; your profile convinces them you're worth a message.

Avoid the "anything helps" trap in your headline. Resist the urge to write "Open to any opportunity" or list five unrelated functions to maximize matches. At your seniority, breadth reads as lack of focus, not flexibility; it will cost you more high-fit matches than it gains you low-fit ones.

Update the banner's visibility as your search phase changes: public early for reach, recruiters-only once you're deep in live conversations and don't want competing offers signaling to your target companies that you're shopping widely.

How to Say No Without Burning Bridges

Declining strategically is a skill most senior professionals never practice because, by the time they're interviewing at VP/Director level, they rarely have to turn things down. Mid-search, you will; and how you do it affects your reputation in a market where everyone eventually knows everyone.

Decline early, not after multiple rounds. If a role clearly misses a non-negotiable, say so after round one, not round three. Wasting a hiring panel's time for weeks before declining is what actually damages relationships, not the decline itself.

Be specific, not vague. "Not the right fit at this time" is forgettable and sounds like a brush-off. "The scope is narrower than what I'm looking to own right now" is specific, honest, and memorable: memorable in a good way, because it shows you know exactly what you want.

Always leave the door open explicitly. "I'd love to stay in touch, and if the scope evolves, I'd welcome another conversation" costs you nothing and keeps you on their radar for a future, better-fit role.

Don't ghost recruiters or hiring managers, even at junior-feeling touchpoints. The recruiter screening you today may be the one placing you at your ideal company in 18 months. The BFSI leadership circle, especially in India and in Toronto's South Asian professional network, is smaller than it feels.

Opportunity Decision Scorecard

Run every serious opportunity through this before round two. Score each 1-5; anything averaging below 3 is a decline, however flattering the attention.

Criterion	What to Ask	Score (1-5)
Comp fit	Does it meet or beat my floor (fixed + variable)?	
Role scope	Does it match the ownership level I defined?	
Path alignment	Does it fit Path A, B, or C, my primary path?	
Geography/model	Does it match my location and work-model non-negotiable?	
Company stage	Am I genuinely excited by this stage, not just tolerating it?	

Still Figuring Out Your Path?

That's normal: most people at your level haven't had to make this kind of decision in over a decade. I've coached mid-career insurance, banking and fintech leaders through exactly this fork for years. On a 20-minute call, we'll pressure-test which path actually fits you, not generic advice, a direct read on your specific situation. [Book a slot with Shrini here].