# The 90-Day Comeback Plan

## For Insurance & Banking Leaders Between Roles

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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 transition.

## Why 90 Days

At VP/Director/Sr. Director level in Insurance, Banking, Fintech or Insurtech, your search doesn't move like a mid-level job hunt. There are fewer open roles at your level, each one takes longer to close (multiple rounds, stakeholder alignment, sometimes a board or committee sign-off), and the people who hire you move slower than you'd like. 90 days isn't a guess: it's roughly how long it takes to go from "just left" to "signed offer" when you run the search with structure instead of panic.

The mistake most senior professionals make in this window: they spend week 1 updating a resume, week 2 applying to 40 jobs on LinkedIn, and weeks 3-12 waiting and refreshing their inbox. That's not a strategy: it's hoping. This plan replaces hoping with a sequence: position first, then activate your network (not job boards), then convert conversations into offers, then negotiate from strength instead of urgency.

One mindset shift before you start: at 9+ years of tenure and 35-50L+ CTC, you are not competing on volume. You're competing on fit and visibility to the right 50-100 people, not 500 job applications.

## Weeks 1-2: Stabilize and Position

This is the only phase where you're allowed to move slowly, and you should, because everything downstream depends on getting it right.

**Financial runway check.** Know your exact number: months of expenses covered by savings/severance before you'd need to compromise on comp or role. This isn't pessimism: it's what keeps you from panic-accepting the first offer in week 9 instead of the right one.

**Write your transition story once, in one paragraph.** Why you left (or were let go), what you're looking for next, and why now. This single paragraph becomes your LinkedIn "About" update, your networking message opener, and your answer to "so what happened at [Company]?" in every conversation. Write it so it sounds like a decision, not a defense, even if the exit wasn't your choice.

**Audit your LinkedIn for your level, not for junior best-practices.** At VP/Director+, your headline and About section should lead with scope and outcomes (P&L owned, team size, specific initiatives, e.g. "Led digital claims transformation across 3 markets"), not job titles alone. Recruiters and hiring panels at this level skim for evidence of scale, not keywords.

**Build one target list, not a scattershot one.** 40-60 companies across Insurance/Banking/Fintech/Insurtech in your geography (India or Toronto) that could plausibly hire at VP/Director/Sr. Director level. Tag each by tier: dream fit, strong fit, backup. This list drives weeks 3-6: you will not be applying cold to job postings.

## Weeks 3-6: Activate

At your level, roles are filled through warm introductions and direct conversations far more often than through job portals. This phase is about systematically working your network and target list, not waiting for recruiters to find you.

**Reconnect before you ask for anything.** Message 5-8 people a week from your target list or extended network: former colleagues, clients, vendors, industry peers. Lead with a genuine check-in or a relevant observation, not an ask. The ask (if any) comes in message two, not message one.

**Use a simple outreach structure:** reference something specific to them → share your transition story in one line → ask for a 15-minute conversation, not a job. "Who should I be talking to" gets better responses than "do you know of any openings."

**Go direct to decision-makers at target companies**, not just HR. A LinkedIn message to a CXO or department head referencing their company's current initiatives (a product launch, market entry, regulatory shift) lands better than a generic "interested in opportunities" note.

**Track everything.** A simple spreadsheet: company, contact, date reached out, status, next action. At this volume (40-60 companies, 5-8 outreach/week), untracked conversations get lost and warm leads go cold.

**Target: 2-3 first conversations per week by week 4.** If you're below that by week 5, the outreach volume or targeting needs adjusting; don't wait until week 8 to notice.

## Weeks 7-10: Convert

By now, weeks 3-6 should have produced first conversations turning into formal interviews. This phase is about converting those into offers.

**Tell your story as a board would want to hear it.** For VP/Director+ interviews, panels care less about tasks and more about: what you owned, what changed because of you (quantified), and how you'd apply that to their specific context. Prepare 3-4 structured stories (situation, your decision, measurable outcome) covering a turnaround, a cross-functional conflict you navigated, a growth initiative you led, and a failure you learned from.

**Address the gap directly, once, without over-explaining.** One sentence: what happened, one sentence on what you've done with the time (the 90-day plan itself is evidence of intentionality), then move the conversation forward. Dwelling on it signals insecurity; brushing past it signals evasiveness. State it plainly and pivot to value.

**Research each company's specific pressure points** before every interview: regulatory changes, recent funding, competitive moves, leadership changes. At VP/Director level, you're expected to walk in with a point of view on their business, not just answers about yours.

**Know your comp anchor before you're asked.** Based on patterns Shrini has seen coaching BFSI leaders over the years, not a formal survey, treat it as a directional anchor: India (metro) typically ranges 35-55L fixed CTC at this level depending on company stage and scope; Toronto typically ranges CAD 150-220K base for comparable scope, with total comp often 20-40% higher including bonus/equity. Anchor slightly above your last CTC, not at it: a lateral move with no comp increase is a hard sell to yourself six months in.

## Weeks 11-12: Close and Decide

The final phase is where good searches get undone by rushing. Don't sign the first offer out of relief: the goal was never "a job," it was the right job.

**Run offers in parallel where possible.** If you have one offer in hand and another conversation is close, it's reasonable to let the second company know you have a timeline: this often accelerates their process and strengthens your negotiating position on both sides.

**Negotiate once, clearly, in writing.** Ask for the increase or structure you want in a single, specific message (not a vague "is there room to move"): fixed CTC, variable/bonus structure, ESOPs if relevant, notice period flexibility, and start date. Multiple small asks across multiple emails reads as indecisive; one clear ask reads as confident.

**Evaluate beyond comp.** At this level, scope (what you'll actually own), reporting line, team size, and growth trajectory of the company often matter more long-term than a 10% comp difference. Weigh the offer against your non-negotiables from week 1, not against how long you've been searching.

**If nothing has converted by week 12,** that's a signal to revisit targeting and positioning, not a signal to panic-accept something off-fit. Common causes: target list too narrow, outreach without enough specificity, or a story that isn't landing; all fixable without starting over.

*A pattern Shrini has seen often: a Director in commercial insurance had two offers: one 10% higher in comp, one with broader scope but flat comp. Holding to her non-negotiables, she took the lower offer and was running her own P&L within four months.*

## Quick Reference: The 90-Day Timeline

| Phase | Weeks | Core Focus | Exit Criteria |
|---|---|---|---|
| Stabilize & Position | 1-2 | Runway check, transition story, LinkedIn audit, target list | Story written, LinkedIn updated, 40-60 target companies listed |
| Activate | 3-6 | Network outreach, direct-to-decision-maker messaging | 2-3 first conversations/week by week 4 |
| Convert | 7-10 | Interviews, storytelling, comp anchoring | Offers in active negotiation |
| Close & Decide | 11-12 | Parallel offers, negotiation, final decision | Signed offer matching non-negotiables |

# A Second Pair of Eyes

Most of this plan you can run on your own. Where people get stuck is usually one of three places: the transition story doesn't land, the outreach isn't converting into conversations, or the comp negotiation stalls because they're anchoring too low out of urgency.

I've coached BFSI leaders through this exact transition: this isn't a sales pitch. In 20 minutes, we'll map your specific situation against this plan, and you'll leave with 2-3 concrete adjustments to make this week, whether or not we ever work together. [Book a slot with Shrini here].