



**Case Study:**

# From Zero to \$40M: How Knight Insurance Launched a Non-Standard Auto Program with SambaSafety







## Knight Insurance Group

**Headquarters:**  
Los Angeles, CA

**Region:**  
California, Texas and expanding

**Annual Written Premium:**  
~\$500 million groupwide

**Coverage:**  
Personal and commercial auto

**Business Type:**  
Non-standard auto insurance

Knight Insurance Group, part of the \$20 billion Hankey Group, saw a clear opportunity: California and Texas drivers with high-risk profiles were underserved in the non-standard auto market. Their specialty Managing General Agent (MGA), Onward, was ready to move into personal auto, but success hinged on fast access to accurate Motor Vehicle Record (MVR) data and tight cost controls.

To launch the program, Knight Insurance partnered with SambaSafety. The result? A \$40 million premium book built in over two years, enabled by near-instant driver data, a 6-week integration timeline and automated workflows.

# \$40M

In additional written  
premiums with a brand-new  
personal auto program

# \$164,000

Saved in just the  
first nine months from  
unnecessary MVRs

# 6 Weeks

Total time to implement  
SambaSafety

## The Challenge

Entering the non-standard auto market isn't easy. Knight Insurance needed to launch a rating engine fast but found that most vendors were too slow, too expensive or too complex. Without instant MVR data, affordable pre-screening and responsive technical support, their product would not make it to the market.

The team aligned on the following requirements for insuring high-risk drivers:

- ✓ Instant, accurate MVR data to price and underwrite
- ✓ Affordable record retrieval costs
- ✓ An integration timeline measured in weeks, not quarters

Knight Insurance evaluated four nationwide vendors and found all but SambaSafety to be too big and slow to engage with them quickly, as well as being technically cumbersome.

“ We'd never written personal auto before because the rater needs an MVR. Without the right data partner, the product simply wasn't viable.”

-Adi Samanta, Risk Manager, Knight Insurance



## The Solution

Working closely with SambaSafety, Knight Insurance implemented a strategy that balanced speed, accuracy and cost efficiency. By integrating directly into their policy administration system, Knight Insurance launched its non-standard auto program in under six weeks, drastically faster than the industry norm.

The key is using SambaSafety's Activity Indicator to screen for violations before committing to a full MVR pull. This allows underwriters to fast flow clean drivers for more efficient processes and avoid unnecessary spending.

When a driver is flagged for activity, an MVR order is automatically triggered, delivering a full record on demand. For example, if a quote request comes in and Activity Indicator shows no violations, the quote proceeds without an MVR. But if the indicator flags a recent violation, the full record is retrieved within seconds for proper underwriting. This approach has produced over **\$164,000** in savings related to MVR pulls and has accelerated decision-making and improved pricing confidence in new markets.



STEP	WHAT KNIGHT INSURANCE NEEDED	HOW SAMBASAFETY DELIVERED
Rapid Onboarding	API documentation and test credentials in days, not months	Provide a dedicated technical team and pre-built connectors with industry-leading policy admin systems
Cost Control	A way to avoid pulling full MVRs on every quote	Activity Indicator enables accelerated underwriting, eliminating unnecessary MVR pulls on "clean drivers"
Responsive Support	Real humans who answer quickly	48-hour response for pricing, specs and ad-hoc questions

“Speed to respond and speed to integrate were huge value-adds. We’d ask for pricing or specs and have them in a couple of days – something the big bureaus couldn’t match.”

-Adi Samanta, Risk Manager, Knight Insurance

## The Outcome

The impact is tangible. In just three years, their non-standard written premium has grown to approximately \$40 million annually, and every dollar depends on SambaSafety’s data pipeline. Faster, more confident pricing has let Knight Insurance dictate terms in hard markets, while near real-time driver insights keep adverse selection in check. All reports flow automatically into Knight Insurance’s core system, giving their customer service representatives (CSRs) and actuaries instant access without manual re-keying, keeping underwriting expenses lean and processing times faster.

### 1 Unlocked \$40 Million in Written Premium

Knight Insurance unlocked \$40 million in additional premium through reliable and instant driver data for their non-standard auto book.

### 2 Material MVR Cost Savings

Activity Indicator pre-screening means Knight Insurance runs full MVRs only when risk indicators exist, saving \$164,000 in just 9 months.

### 3 Speed-To-Market

Weeks, not quarters, to stand up a new line – critical in hard markets where first-mover pricing advantages matter.

## Looking Ahead

With SambaSafety's infrastructure in place, Knight Insurance is poised to scale. New state expansion is already underway using the same efficient workflows, and SambaSafety's flexibility ensures that as Knight Insurance grows, the data platform keeps pace. Through its partnership with SambaSafety, Knight Insurance plans to expand its non-standard auto footprint into new states by using the same workflows and continue to capture market share.

For any insurer looking to move fast and grow profitably, Knights Insurance's advice is simple:

**"If you're starting a new program, SambaSafety is the quickest, most complete way to get moving."**

## Discover Your Premium Growth Potential

Meet with our experts to learn how SambaSafety can unlock better access to the largest U.S. driver license footprint and the violation data you've been missing.

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**CONTACT US:** [www.sambasafety.com](http://www.sambasafety.com)