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Well, yeah. You gotta be profitable. You gotta try to make money," Scott said in the videotaped deposition.

Making money is not the issue. However, the company's blueprint for reducing cost became a lightning rod in the case. The business plan urged employees to reduce payouts by 28 percent over four years.

"You can't handle claims with an agenda, you have to handle claims on the merits," said Joe Conway, an insurance expert.

Conway has four decades of experience in the insurance industry. During the trial he served as an expert, testifying against American Family Insurance.

"They just set themselves up as the imperial insurance company and this is what we are going to do," Conway said.

American Family Insurance disputes the accusations saying, "Our business plan identified procedures to help avoid the overpayment of claims. Our business philosophy is clear. We pay what we owe."

"From what I understand, I think this is an inappropriate and unprofessional practice," said Colorado's Insurance Commissioner David Rivera.

Rivera was disturbed by the pig, the business plan, and the push to cut costs.

"It raises a red flag for us. And if we determine there is a pervasive culture, whether it's at American Family or any other insurance company, we will take action."

The company has appealed the jury's verdict and denied any wrongdoing although desktop toys, internal documents and employee statements have clearly raised questions about the actions behind the windows and walls of American Family Insurance's Englewood offices.

In the deposition video, it is clear that Scott is not sorry for how Peressini's claim was handled.

Livingston: "For each one of those months, April through October, you violated the regulation, correct?"

Scott: "Yes."

Livingston: "And that wasn't fair to Mr. Peressini, was it?"

Scott: "No."

Livingston: "So you think she's lying under oath about what she did, or do you think maybe you ought to accept what she said under oath and apologize to this guy?"

Scott: "I'm not going to apologize."

Livingston: "Why not?"

Scott: "'Cause I'm not going to."

Livingston: "Why not?"

Scott: "'Cause I'm not going to."

Livingston: "You don't think you've done anything wrong?"

Scott: "I don't think we've done anything wrong."

Livingston: "You've got some woman..."

Scott: "I don't think we've done anything wrong."

Livingston: "And you're saying that's the way we want to handle claims in the future?"

Scott: "I have no problem with the way this file was handled."

Livingston: "So I guess it's going to take a jury to make you sorry for this, isn't it?"

Scott: "I'd love to hear what a jury has to say."

American Family Insurance has removed the pink pig with wings from its offices. The company is currently considering its options to appeal the jury's verdict. As of Friday, Peressini had not received any of the \$3 million the jury had awarded.

Have a question or comment on this story? Have a story idea or news tip? Call the Investigators at (303) 832-TIPS or E-mail The Investigators.

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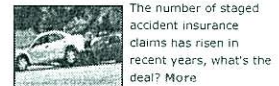


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