



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Mandy Matney 00:01

I don't know if anyone killed Gloria Satterfield. But this week we have received new information from the attorneys and insurance companies that investigated her death. Not only do these new details raise more questions about what happened at Moselle that day of her alleged trip and fall, they highlight one of the major problems in this state: lawyers helping lawyers. My name is Mandy Matney. I have been investigating the Murdaugh family for more than three years now. This is the Murdaugh Murders Podcast with David Moses and Liz Farrell. On Friday, May 13th, the Charleston Post and Courier published an opinion piece by the current and past presidents of the South Carolina Bar Association on behalf of the state's 13,000 actively practicing lawyers. The piece said that recent news stories and commentaries have presented an inaccurate picture of our attorneys, judges and lawyer legislators. So the South Carolina bar has been noticeably quiet since the details and Murdaugh's alleged legal malpractice started to emerge back in September. Well, we're happy that they've officially acknowledged that this case is in fact happening. We were left shaking our heads at the overall message on their opinion piece, which is basically oh, pish posh goose feathers hogwash, y'all need to move on. The piece is utterly dismissive, putting the blame on the media because they think the issue is that we're not understanding the Murdaugh or Bowen Turner cases and how the system is supposed to work. In each they mentioned neither of these cases by name, by the way, they offer no specific examples of misrepresentations, they say are occurring with the Murdaugh and Turner cases. Instead, they want us to simply trust them and trust the system. Trust that the system takes care of the not perfect attorneys, which might be the most appalling part, quote,

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EPISODE 45: What Happened to Gloria Satterfield? Part Six

attorneys and judges, like all human beings aren't perfect. They say this as though we've been criticizing them for typos and not meeting deadlines and not life or death issues. They say this as if we're not showing them that this is a broken system as if we're not telling them we're not okay with how this is working as if we're not explicitly saying Alex Murdaugh and Bo and Turner would not have gotten where they were if the system worked the way that it's supposed to. And nowhere in this piece do these lawyers talk about solutions to the problems?

Liz Farrell 03:11

The ironic part of all this is that one of the writers of this opinion piece is Mary Sharpe, who in 2010, was allegedly found intoxicated and lying on a sidewalk in Beaufort with her legs in the street. A passerby called the police to report this and went to view for police officer questioning the woman who wrote this piece dismissing the very valid criticism that has been raised about our legal system in South Carolina who wants us to simply trust the system. She allegedly nudged at the officer and the chest and kept saying really, really, come on. You're joking. Why would this police officer be joking? Well, one interpretation might be because Mary Sharpe was and is a municipal judge in the same city where this man was a police officer. And why would a judge be questioned by the police about something like this, something that for anyone else would likely result in a ticket or worse, because Beaufort city is very serious about public drunkenness. On any given weekend, you can see the people who have been arrested on that single misdemeanor charge people who had too much to drink on the waterfront and ended up having to pay for their behavior, but not this woman after nudging the officer, which again, would likely be termed assault if any other person

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EPISODE 45: What Happened to Gloria Satterfield? Part Six

had done that sharp, the one who wrote this trust us piece walked away and called her boyfriend at the time, who is now her husband, his name is Ned Tupper. He was and still is a Beaufort municipal judge. He is also incidentally a lawyer who is a more recent addition to Greg Parker's legal team and the Mallory Beach cases sharp called Tupper. And that was the end of it. The Island Packet and the beaver is that wrote a series of stories unto editorials about this at the time and they criticize me for at city council for showing a complete lack of curiosity about the incident. The police department insisted that Sharp didn't use her influence and that she was granted no special favors by them. The only record of this incident was a dispatchers report, apparently. So this was 12 years ago. Is it fair that we're bringing this up now? Absolutely. Because it speaks to the mindset of these particular lawyers who wrote this opinion piece. One of the signers of this piece, by the way, is a former PNP Ed attorney. He left the firm before the firm's downfall. But nowhere in his bio on his new firm's page, does he mention this connection? So I guess this quote unquote, transparency, they all say they support means something different to them. That said, we know that not all lawyers are bad. We don't even like saying it that way. Because it's obvious. Most attorneys in this state are not Alex Murdaugh or Cory Fleming. But, and this is a big but, we have a system in which lawyers seem to look out for themselves first and each other second. It's called lawyers, helping lawyers, they tend to take it easy on each other. And that's why we're here. And while we're talking about this, in 2018, the Office of Disciplinary Council received 1384 complaints about attorneys at that time, they had two investigators, eight lawyers, and no paralegals. This is just one tiny aspect of the broken system the State Bar attorneys are defending in this opinion piece is fine and dandy.

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EPISODE 45: What Happened to Gloria Satterfield? Part Six

While we fully believe in the system that the bar attorneys are describing, however idyllic it might be, we think they're missing the point completely. The system we're saying is broken is the one that allows attorneys and judges in South Carolina to police themselves that allows a legislator attorneys to use their outsized power to influence cases just with their mere attachment to a case and that allows legislators to choose our judges effectively creating a dynamic in which some attorneys hold real influence over the judges in their cases. A friend of ours who is an attorney in South Carolina told us about the considerations that go into deciding whether to take a case and a lot of those considerations have to do with who they know who likes them, and which juries will be deciding the case. I don't remember those factors being in Mary sharps opinion piece. The system that our friend describes is called reality. The culture in South Carolina is ripe for corruption. And the corruption happens because of attorneys who pretend the problem doesn't exist and attorneys who are too afraid to stand up to those around them. Eric Bland is the system, Creighton Waters is the system our friend told us, meaning attorneys like Eric who represents the Satterfield family, and Creighton, who is the chief prosecutor on the Murdaugh cases operate according to the oath they took and not according to South Carolina's iffy legal culture. There are many more attorneys like them in this state, but not enough in our opinion. Mary Sharp wants us all to believe that we in the media have it wrong, and that you guys have it wrong when we all question that system. We want you to remember this in a moment because what we're about to show you is proof that we're not wrong, and you're not wrong to think that this system is bananas.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Mandy Matney 08:26

So before this week, we never knew exactly how Alex Murdaugh and Cory Fleming were able to swing a multimillion dollar settlement without a lawsuit inglorious Satterfield staff, our whole team at the Murdaugh Murders Podcasts, and FITS News has spent days poring through every detail in these new documents that we found. And here is the main thing that we have discovered this heist could have never taken place if every single South Carolina lawyer and judge involved were doing their jobs. If every single South Carolina officer of the court involved in the glorious Satterfield case was doing their due diligence and serving their communities instead of serving themselves and their buddies attorneys would have seen major red flags, and they wouldn't have forked over millions of dollars to go who knows where after it went to Cory and Alex.

Liz Farrell 09:28

Let's pause here for a second because what we're about to share might get confusing. The Satterfield settlement involves two insurance companies. The first one was Lloyd's of London. This was Alex Murdaugh's regular insurance. We're going to call this Lloyds of London or the underlying insurance in December 2018. This company paid out the entire limits of Alex's policy, which was \$505,000 the second insurance company was Nautilus. Now this is important: Nautilus was a \$5 million umbrella policy that Alex held, it was extra insurance and Nautilus ultimately paid out \$3.8 million. In this case, like Mandy said, this is a stunning amount of money. And many, many of our sources have repeatedly said they've seen nothing like it before that said Alex would not have been able to access any of his umbrella policy unless his



EPISODE 45: What Happened to Gloria Satterfield? Part Six

underlying policy agreed to pay the full limits. So the easiest way to think about this is this: in order for Alex and Cory to get that \$4.3 million, they had to make sure that Lloyd's of London agreed to pay out every penny because when they did well, then they'd hit the mother lode. First we're going to talk about that second policy.

Mandy Matney 10:42

In April Nautilus again, we're talking about the umbrella policy, filed a complaint in federal court regarding a subpoena they had received from a federal grand jury related to the glorious Satterfield settlement on Wednesday, May 11. The same day our last podcast air Nautilus filed an amended complaint and is now suing Alex Murdaugh, Cory Fleming Fleming's former law firm Moss and Kuhn, Chad Westendorf, and Palmetto State Bank. The lawsuit accuses Murdaugh and his accomplices of conspiracy to commit insurance fraud in the glorious Satterfield case, the lawsuit is a doozy, and quite frankly, it's been a long time coming insurance fraud, like tax evasion is a whole other chapter in this crazy saga and will likely result in even more charges but at the federal level for Murdaugh and company Nautilus insurance company paid \$3.8 million of a secret \$4.3 million settlement that was reached on the behalf of Gloria Satterfield family in 2019. As you know that money never went to the Satterfield family. Now, ever since we first reported on the secret settlement in September, several attorney sources have told us that the settlement seemed unusually high. I can't tell you how many texts I got from attorney friends of mine who said things like you should look into how they got that settlement. That seems like insurance fraud to me. The insurance angle is important because it shows the systemic issues we've been talking about that allowed an



EPISODE 45: What Happened to Gloria Satterfield? Part Six

attorney like Alex Murdaugh to steal millions of dollars from his very vulnerable clients. And remember, the charges in the Satterfield case are what landed Murdaugh in jail back in October. For a reminder Alex Murdaugh has been jailed at the Alvin S Glenn detention center in Richland County, South Carolina for more than 215 days now. And before we get into this lawsuit with the glorious Satterfield settlement, I want to tell you about the complaint filed by Nautilus in late April. According to the complaint, Murdaugh made a claim under the policy involving Gloria Satterfield staff, Nautilus, according to the complaint paid in excess of \$75,000 for defense counsel to represent Murdaugh in the claim. Now let's stop and think about that for a second. This insurance company paid \$75,000 to fight this claim, and they wound up paying out 3.8 million that ultimately went into the pockets of Cory Fleming, Alex Murdaugh and Chad Westendorf. According to the complaint, Nautilus started to find out about the quote unquote, irregularities in the glorious Satterfield case in July of 2021. July. Hmm, let's think about that for a second. That would be a month after the double homicide, and a month after FITS News broke the story connecting three other mysterious deaths including Glorias, to the Murdaugh family. So did they have to read about the case in the media to figure out that something went wrong, or were authorities already looking into the settlement in July? Remember, we recently found out that the grand jury was investigating Alex Murdaugh's finances before the double homicide in June. So it's possible that they were investigating the Satterfield case earlier than when SLED announced its investigation in September. I say this because it's important. It took so many different twists and turns and strange events in order to get Nautilus to even take a second look at this multi million dollar



EPISODE 45: What Happened to Gloria Satterfield? Part Six

settlement which should have raised so many red flags back in 2018. To no one's surprise when Nautilus took a peek at the case back in July. They said they found several irregularities. Is that looked a whole lot like insurance fraud? So a question we have is why did they not file this lawsuit sooner? So according to the complaint, the heat really cranked up on Nautilus in February when federal agents served the insurance company a subpoena for their files in the case, it's nearly impossible to tell what's going on in in federal investigation until charges are filed. But it's reassuring to know that the feds are looking into insurance fraud or Alex Murdaugh and this complaint confirmed it. Nautilus provided some documents to the federal grand jury, including notes and communications with counsel. According to the complaint. The complaint is basically saying, Look, we tried to get the files but it's interesting when you look at the emails, they chose to show proof of their effort. I'm going to have David Read these emails from Charleston attorney Drew Epting of Epting and Rannoch who is representing Nautilus to Murdaugh's quote unquote bulldog attorneys, Dick Harpootlian and Jim Griffin.

David Moses 16:09

Dear Dick, First of all, congratulations to you and your wife on the ambassadorship to Slovenia. What a beautiful country and a rich culture. On to more mundane matters. The US Attorney's Office wants the file that you authorized be released to the Office of Disciplinary Council. I have inquired several times about it and ask that your client, Mr. Murdaugh waive whatever if any privilege he may have in the materials previously provided to you. I am wearing out the patience of



EPISODE 45: What Happened to Gloria Satterfield? Part Six

the US Attorney's Office with my continued refrain of I do not think producing the file will be a problem.

Mandy Matney 16:52

The next day Harpootlian wrote back, let me check with Jim. And about an hour later, Jim Griffin wrote:

David Moses 17:01

Drew, we cannot consent on behalf of Alex waive any privilege he may have pertaining to these files so that they can be used in a criminal investigation against him. Epstein responded, understood and will advise us will you prepare a log as many of these documents do not contain privileged material?

Liz Farrell 17:22

We wouldn't expect Dick or Jim to hand over documents that could incriminate their client, obviously, but again, what we see here is a dance. One lawyer is being paid to get information from other lawyers about another lawyer. This might be how it's done. But to outsiders, it looks polite to a fault like hey, can I have his documents? No. Cool. Didn't think so. Slovenia though, am I right?

Mandy Matney 17:49

And we'll be right back. Okay, so a couple of weeks after that complaint was filed, Nautilus amended their complaint the lawsuit as well as the Lloyds of London documents obtained by FITS News this week provide new details about what happened in the days before and after Gloria's Satterfield mysterious death.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Liz Farrell 18:14

Here are the biggest takeaways and Nautilus is amended complaint. First they call Alex a liar for saying the dogs made Gloria trip. They flat out say that Alex's account of how he discovered that it was the dogs simply didn't happen. We're not sure how they know this for certain but they don't mince words and frankly we get it and you'll get it to Alex is the only one other than maybe Paul who allegedly hurt Gloria someone who by Paul's and Maggie's accounts couldn't form words at that time say that it was a dog responsible for her fall. We'll talk more about all this in a bit because his account is so cartoonish and so suspicious that it is unbelievable. Nautilus relied on it in its decision to pay out millions of dollars. Which brings me to the second takeaway. The lawsuit says Alex bullied the adjuster by threatening to file a bad faith case against Nautilus. This is important and we'll revisit it as we talk about the Lloyd's of London documents obtained by FITS News. When you consider both depictions from the insurance companies of Alex Brett's and his influence over the Hampton county juries it sounds like they're talking about a mafia boss or a drug kingpin. And it's like they just accepted that this was reality they talk about this guy like they're negotiating the dismantling of a bomb the next takeaway is that Alex rendition of what happened to Gloria is so carefully crafted that it would not be a stretch to wonder if this was the play the whole time. If he had his own insurance money on his mind from the beginning he tells the insurance adjusters that Gloria was at his house that day not to work no no she was there to simply pick up a check for work performed for quote someone else why this weird detail because According to the Nautilus suit Alex was trying to avoid a worker's compensation defense. The last takeaway is this, between the details laid out in the lawsuit and the

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EPISODE 45: What Happened to Gloria Satterfield? Part Six

Lloyd's of London documents. There were so many inconsistencies and easy to disprove narratives had someone just said enough is enough. This is weird. We're done being bullied by Hampton county lawyers because guess who pays for these outsized insurance payments that seem to have been negotiated at imaginary gunpoint? You do. Now we're going to walk you through every detail involving Gloria Satterfield staff, which were revealed in these documents. FITS News received the two documents showing what led to Lloyds of London's decision to pay out the full limits of Alex Murdaugh's policy. Remember what we said earlier, this had to happen in order for the Nautilus money to become available. This is complex and can be hard to track. So, here's what you need to know right now. First is the timeline. Just over a week after Gloria died at the end of February 2018 Cory Fleming sent Alex Murdaugh a letter of intent to sue. Immediately they kicked into action by May 24 Alex had his assistant send a letter to Gloria's health care provider quibbling over and I cannot make this up a \$13.65 cent charge that the provider wanted to collect for providing them with Gloria's records. The assistant tells the provider will pay \$6.50 Okay, and also, you know, you have 30 days to provide this information. Apparently Gloria's son had tried to get the information to no avail. So PMPED sent a fax on May 7th trying to help get this expedited. Remember, this is not Alex's case.

Mandy Matney 21:44

So, why are we mentioning this? Because it's one of many details that shows how ridiculous the situation is and how fast it seems Alex and Cory were trying to make this money happen for them. So one the statute of limitations in South Carolina for a case like this is three years



EPISODE 45: What Happened to Gloria Satterfield? Part Six

from what several sources have told FITS News, Alex Murdaugh often ran up against those limits and other cases. We have also been told that he might have missed a few of those deadlines and other cases, but not this one. They sprinted right out of the gate with this one. On October 30, 2018 Cory sent a policy limits demand to Lloyds of London giving them a November 12th deadline. If they didn't have a satisfactory settlement offer by November 12. Then they would sue for damages in excess of the policy limits. Lloyd's of London tried to get this deadline extended by a week and Cory ultimately declined. Lloyd's of London was represented by T David Rainey of the Galavan white and Boyd law firm the same law firm of John T Lai, who is one of the co-receivers combing through Alex finances in the Mallory beach case. So on November 12, 2018, Rini sent a letter to Nautilus explaining how they ended up deciding to settle for the full amount of a Lloyd's and London policy noting that in exchange for paying out the policy limits, Corey told Lloyds that his clients would be willing to defer filing a lawsuit against the Murdaughs. So they could then negotiate with Nautilus. Basically, it seems like he is saying to Lloyd's give us the money by November 12 Or will sue you and it won't be pretty and Lloyds is saying to Nautilus look, we're going to have to agree to these terms.

Liz Farrell 23:44

Leading up to this, the lawyer hired by Lloyds of London to represent Alex Murdaugh. Remember, Alex is supposed to be on the same side as these guys put together two reports outlining the case for Lloyds that lawyers name is Scott Wallinger. And FITS News obtained a copy of the second report he put together which is dated November 6, 2018. And this report is truly unbelievable. If it could be summed up by a line in a



EPISODE 45: What Happened to Gloria Satterfield? Part Six

movie it would be pay the money Lloyds pay it now and no one gets hurt because Alex has admitted fault. It is really hard to remember that this is Alex's attorney defending him and a wrongful death claim.

Mandy Matney 24:20

Wallinger's report outlines so many new details of what allegedly happened on February 2 2018. And something interesting that we noticed a lot of this report appears to be almost solely based on Alex's account. Nowhere does it say that he talked to Gloria's family. According to this report. It doesn't seem like he put much effort at all in defending Alex against having a payout this claim. Among the most shocking of the new revelations. The report said that an insurance claim was filed for a car accident that Gloria was in on February 1 2018, the day before Gloria allegedly fell. Now, according to the report, Satterfield's vehicle struck a parked car. The report said:

David Moses 25:14

We do not have details about that event yet, and Mr. Murdaugh was not aware of it until I mentioned it. He believes that would have been a low impact accident, else Ms. Satterfield would have mentioned it to him and would have called him for legal guidance.

Mandy Matney 25:30

So why wasn't that mentioned before? It makes us wonder if Gloria had a stroke or some kind of medical issue at the time that maybe cause both the car accident and the fall, you would think that an insurance company would want to investigate this car accident further to see exactly what happened. You would think the insurance company that is



EPISODE 45: What Happened to Gloria Satterfield? Part Six

trying to get out of paying hundreds of 1000s of dollars wouldn't just mention that and casually move on. Wallinger's report also mentioned some details about Gloria's employment with the Murdaugh family. The reports that Gloria Satterfield worked for the family for 20 years as a housekeeper and personal assistant to Alex Murdaugh's mother, and Alex and Maggie. We have never heard before that Gloria worked as a personal assistant of any kind, and we've never heard that he worked for Alex Murdaugh's mother. And we thought that that was weird that it was mentioned the report went on to say:

David Moses 26:30

There was no written employment agreement and Satterfield could be considered an at will independent contractor of Mr. And Mrs. Murdaugh the Murdaughs paid Satterfield \$10. Per Hour. Satterfield was not considered a full time employee of the Murdaughs and no taxes were deducted from her paycheck. Satterfield would do household chores, babysitting of their children, run errands and act as a server at parties hosted by the Murdaughs Satterfield spent considerable time with the Murdaugh family and as is common in South Carolina was considered quote, part of the family in a loose sense.

Liz Farrell 27:09

Even back in 2019, when Mandy and I still knew very little about this case, we saw Gloria's obituary and saw that it said that she was considered to be part of the Murdaugh family. That is one of the main reasons we're like, something isn't right here. Guess what they paid their family member to clean up after them? \$10 an hour. Now that is above minimum wage and possibly a good hourly rate for them in a



EPISODE 45: What Happened to Gloria Satterfield? Part Six

county where there is widespread poverty, but remember this quote unquote member of the Murdaugh family was left homeless several times. Conversely, and we do not like pointing this out because Gloria's life was invaluable, but a \$4.3 million settlement was reached, which in part considers the potential earnings that Gloria who was 57 would have made over her lifetime had she continued to live \$10 an hour puts that into perspective.

Mandy Matney 28:02

But also some of this document included information we know is wrong. For instance, the report said that Satterfield did not work for anybody else besides the Murdaughs but we know the glory have worked for at least one other family. The report also stated that Gloria's son is an RN, which he is not nor has he ever been, according to Eric Bland. He did work at the hospital but he was never a registered nurse, which makes us wonder, did Wallander just take Alex at his word? It wouldn't be the first time an attorney did that. But perhaps the most important part of this report is that Wallander interviewed Maggie Paul and Alex about what happened on February 2 2018. At Moselle Alex told Ballinger he had left the house that morning at about 745 to go to work at pm PD and Hampton. This is new. We have never heard anything about whether or not Alex was Moselle when the incident occurred sometime after Alex left. He claims that Gloria apparently drove alone to Moselle to see Maggie and to pick up a check. This was not questioned by Wallinger and his investigative report however Nautilus the other insurance company claims that Gloria was there to collect a check for work perform for someone else, thus avoiding a worker's compensation defense. Which is it? This is one of many contradictions. According to



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Wallinger report Maggie said she was in bed asleep at the time Gloria fell which would have been likely sometime after 9am. She said her son Paul was asleep in his bedroom. Maggie said she expected Gloria to arrive at the house at some point that day. According to Maggie, their chocolate lab bourbon, who she described as just horrible, seeking attention and always whining just had been picked up from obedience training a few days before Maggie said there for dogs Bubba, Bourbon blue and sassy were roaming free. The dogs photos were blacked out of the report. By the way, Mandy said the two of their employees Ronnie Freeman and Travis Martin were on the property working at the time, but we're not near the house. When Gloria got there. The report doesn't say whether either man had been interviewed in the investigation, Maggie said that she suddenly heard the dogs barking in an unusual tone that morning which alerted her to go outside. She said she went out the front door and found Satterfield lying on her back head toward the bottom of the steps with the bleeding head wound. Satterfield eyes were open. She was conscious and mumbling gibberish apparently, according to Maggie Satterfield did not know what happened. And Maggie shouted, oh my God, when she saw her Maggie called 911 around 9:24am 9:24am 38

Computer 30:54

Second, February 2018.

Maggie Murdaugh 31:09

4147 Moselle Road. Hey, can you give me the address and like I make sure I got it, right. Yes. 4147 Moselle Road, okay hat's going on out there? My housekeeper has fallen. I cannot get her up. Okay. You said she saw.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

She's leaving from the head. Yeah. How old is she? I'm not sure like 58 Maybe.

Mandy Matney 31:44

Gloria was 57 at the time. Maggie's voice is very matter of fact, in this scenario, which sort of told us was normal for Maggie who was calm and pragmatic in situations like this, we're not going to play the whole 911 call, but just parts of it that are relevant.

911 Dispatcher and Maggie Murdaugh 32:00

Either she saw him standing or not know where she fall from. She felt going up the steps of the steps. Okay, so she got better on time. Outside. How many steps is there? Eight. Okay, is she on the ground? Or is she up? On the ground? She's on the ground. She's unconscious? No, not really. Is she awake at all? Okay.

Mandy Matney 32:36

It's important to note that in Maggie's interview with Wallinger, she said that Gloria's eyes were open, that she was conscious and she was mumbling gibberish, which matches up with the 911 call.

Maggie Murdaugh 32:49

She's just not like responding appropriately, but she is awake. Man, she's not. She's not responding. Okay, I just I've already got them on the way. Yeah, asking questions does not slow them down. Knowing if she's conscious is one of the things that the medic needs to know. She's responded to, you know? Okay, so she's not responsive at all. Well, I mean, she's mumbling. Okay, so she is somewhat conscious. Is she



EPISODE 45: What Happened to Gloria Satterfield? Part Six

breathing? Okay. Yeah. She bleeding from anywhere? Yes, her head. Hey, are you guys able to control the bleeding?

Mandy Matney 33:30

Maggie said that no one rendered first aid before EMS arrived, which also lines up with a 911 call. But what's odd is that there is no mention of the dogs and the 911 call, nor can you hear any barking from these apparently rambunctious dogs in the backyard. Which is interesting, because in the report, Maggie said that she saw these dogs around Gloria when she was outside during the call. Maggie said that Gloria fell back down.

Maggie Murdaugh 33:59

What happened? She was still backed down. Can I get off this phone? Can I have your name and phone number? Are you able to bring the phone down by her? What are you on a cell phone where you can walk down there? Can you bring it with you so we can ask her some questions about what kind of pain she's having.

Mandy Matney 34:17

So according to his interview with Wallinger, Paul was asleep in his downstairs bedroom. At the time of the incident. Paul told Wallinger he heard dogs barking and then heard his mother called to him and he knew something was wrong. He said that Satterfield's feet were on the second or third step from the bottom and she was lying on her back. He said that she was bleeding from her head wound and blood was on the brick landing. He said that Satterfield was awake, making weird noises and not making any sense.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

911 Dispatcher and Paul Murdaugh 34:47

Yeah. Can you ask the patient what kind of pain she's having? She can't talk. Okay, do you know? What are the causes you believe out of the left ear? Okay, she's bleeding out of her ear. Okay. All right. The other lady said that she tried to stand up and fell down again. No, she was holding her up. She told me to listen to some of his own, but then she fell back over.

Mandy Matney 35:16

So Paul says here that he tried to get Gloria to sit up and either Maggie or Gloria, we don't know said apparently to turn her loose, whatever that means. Apparently, after this Gloria fell back over in that same breath, Paula saying that Gloria had cracked her head open was bleeding from her ears in school and could not talk. Remember that. So according to Paul's interview in the report Alex who claimed that Maggie had called him around 945 at work claims that he left work immediately and was able to get there before EMS, there are two issues with that one, the EMS report indicates that they arrived at Moselle at 941. Also, we did a quick Google search on this and found that if Alex was at PMPED, when he allegedly got this call, it would have taken him around 18 or 20 minutes to reach Moselle. In the meantime, the EMTs, according to the dispatcher, were coming from a station about 15 minutes away at normal speed, and we can assume that they were driving a lot faster than that. How was Alex able to get there before EMS? Great question. Another question might be was he already there? Given the inconsistencies and the nature of this case, we have to ask that question. Alex and Paul have different accounts of how Gloria was positioned when Alex arrived. This could be important, so listen



EPISODE 45: What Happened to Gloria Satterfield? Part Six

carefully, according to his interview with Wallinger, Paul so that Satterfield started throwing up and Alex and Paul sat her up while they waited for EMS to arrive. But according to Alex when he arrived at Moselle, he found Gloria sitting on the brick landing at the base that steps, maybe this is nothing but remember during the 911 call when Paul said that he just sat Gloria up and that's when she fell back down. Is it possible that Alex was actually there at the time the 911 call was placed, and that's not the only strange thing here. Alex, Maggie and Paul all describe glorious cognitive abilities after the fall, and they all slightly differ. But remember the devils in the details Maggie said that Gloria was able to tell EMS her name, but then said that the current president was Bill Clinton, Paul said that Gloria was awake, making weird noises and not making any sense. Paul told Wallinger he remembers Alex asking Gloria what happened and Satterfield said something about the dogs. But just moments before, Paul said the Gloria couldn't talk and yet Alex described Gloria as semi conscious and sitting not laying and quote indicated something to him about the dogs tripped her up. The report even notes that Satterfield made no other statement to any witness about the involvement of any dogs. The report says:

David Moses 38:10

There is no reference in any medical record of how and why Satterfield Phil, only that she fell from standing height down a few stairs. There is no reference to dogs causing her fall the admitting emergency doctor's notes states she does not know why she fell.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Mandy Matney 38:29

Maggie and Alex both told Wallinger that they heard Satterfield relatives say that the dogs trip Gloria up this is weird because one neither one of them could say which relative said that in walling you're never bothered to interview any one of glorious family members and said he wrote a summary of Tony Satterfield Facebook post which we read in a previous episode. So on both the 911 call in their statements, Paul and Maggie So Gloria wasn't making sense was hardly conscious and was in really bad shape. Yet Alex who appears to be a master manipulator claims that when he magically arrived at the scene before EMS Gloria was sitting up and suddenly speaking in words that did make sense and she happened to blame the incident on something that would fall under his homeowners insurance policy. Interesting. Now this Lloyd's of London investigation also provided new details of glorious medical records from both Careflight reports and the Trident hospital records. We should know that wall injure makes a point to say the quarry Fleming did not provide some of the records he had requested, including college and County EMS records. This is interesting because in all of this time, only a single page of the eight page EMS report has been seen from what we understand what happened to the other seven pages. And why would Corey hold that back. It also appears the core Fleming failed to produce other important medical records, including our personal physicians records records from earlier and unrelated treatments at local hospitals and pharmacy records. Didn't these attorneys have the right to subpoena for these records themselves? According to Wallinger's report, Gloria had significant history of chronic kidney disease and high blood sugar. She also had low sodium levels in our blood. He wrote in his report that

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EPISODE 45: What Happened to Gloria Satterfield? Part Six

hyponatremia conceivably could have been a cause of Satterfield fall. According to the report Gloria's injuries included a right sided head laceration of right sided subdural hematoma a traumatic brain injury, multiple left side posterior rib fractures, a partially collapsed lung and a pulmonary contusion. I'll have David read this part of the report because it's important:

David Moses 40:53

Basically, she had several severe injuries being managed, which together created a greater risk of a downward decline. After a few days she was moved out of the ICU she appeared by nurse observation to be doing better than she declined and was returning to the ICU and eventually placed on a ventilator she developed a pneumonia of unknown origin. Although doctors were aware of sinusitis they never diagnosed the source of pneumonia. She developed fluid in her lungs and had a heart attack and coded she appears to have sustained anoxic brain injury and went into a deep coma or brain activity was evaluated by EEG and the family was told she had a slim chance of survival.

Mandy Matney 41:37

Gloria died on February 26, 2018, after it was clear her life could no longer be saved. Alex never once visited Gloria in the hospital. And we'll be right back.

Liz Farrell 41:59

This is where we should point out the obvious think about all of your experiences with insurance companies trying to get legitimate claims fairly paid. Think about how different those experiences are think about



EPISODE 45: What Happened to Gloria Satterfield? Part Six

how rigorous the questioning is. And the investigations are they look for the tiniest of reasons not to cover incidents, right? If Gloria had fallen in any other location in any other part of this country, it would have been Oh, she had a bandaid on her knee when she fell down the stairs. Obviously we need to look at what was under the band aid and conduct an analysis on whether that booboo contributed to her fall before the dogs came likely there would have been a battle not only would all of our experiences be vastly different from what happened here, we are paying for this our premiums are affected by payouts like these insurance companies willingness to pay claims are affected by payouts like these. And in Hampton County, by the way, yes, Alex Murdaugh and PMPED have made a lot of people a lot of money, but everyone there is paying for that in the form of higher insurance rates. Clearly, we understand that it might actually have been in Lloyds of London's best interest to pay out the maximum amount of its policy. We also have to acknowledge that we have only seen these two pieces of correspondence in connection to whatever led to Lloyds of London's final decision on the settlement. There's just one little wisp of hesitation on Wallinger's part expressed in two sentences toward the end of the report.

DAVID MOSES 43:29

I would characterize liability based on what is known at this point as probable but not clear and convincing. I think a medical review to verify Satterfield did not fall from a medical symptom would be very useful.



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Liz Farrell 43:44

You think so remember, this was sent to the Lloyds team on November 6, 2018. That's a week after Corey sent his threat and less than a week before Korea's deadline. When did they think this medical review is going to happen? When were they going to have time to question the facts. It's like tick tick tick tick tick. The bomb is about to go off. Alex Murdaugh is going to use his jury power to blow us all up check out this part of the report:

David Moses 44:12

Venue of any filed lawsuit is a key issue if suit were to be filed. It may be filed in Colleton County where the incident and Setterfield injury occurred or in Hampton county where the Murdaughs reside. It is highly likely we could get a suit venue transferred from Colleton county to Hampton County. Both of these counties sit within the 14th Judicial Circuit in South Carolina. The 14th Judicial Circuit is known to be a plaintiff friendly circuit. Hampton county is among the most pro plaintiff trial venues in South Carolina largely because of the influence of Mr. Murdaugh's law firm in pursuing cases there. Colleton County is not considered quite as plaintiff friendly as Hampton county. Given Mr. Murdaugh's involvement as a party, not as an attorney for a party, I tend to think Mr. Murdaugh would be very favorably viewed by a jury in Hampton county or Colleton County.

Liz Farrell 45:14

Remember all those times we wondered if Alex and PMPEDs influence over Hamptons juries intimidated the insurance companies into these large payouts? Well, there's our answer. And then there's this:



EPISODE 45: What Happened to Gloria Satterfield? Part Six

David Moses 45:26

Absent a case being designated complex cases are not assigned to particular judges in South Carolina. The 14th circuit has two resident judges, Judge Perry Buckner and judge Carmen Mullen. These judges know Mr. Murdaugh and Mr. Fleming.

Liz Farrell 45:44

Well, yeah. It kind of gives you chills, right? Because here's the thing on Friday, the 13th, the state bar's past and current president speaking on behalf of the states 13,000 actively practicing attorneys told us that they don't appreciate any insinuation that anything is wrong in their precious, occasionally imperfect world that the system which has benefited them this entire time, was built to work. So it works. And that's that stop looking at us. But here, one of those 13,000 attorneys in this report that he wrote in 2018, long before the world knew about Alex Murdaugh and South Carolina's rotten system, he is all but telling Lloyds of London to run in black and white. He is saying exactly what we have been saying this entire time. But I guess it sounds different coming from us right. Beyond the attorney's opinion piece in the Post and Courier there are a number of social media posts that have questioned whether our characterization of the Murdaugh influence is hyperbole whether we're seeing conspiracy behind every rock by talking about Judge Buckner and Judge Mullen. But look at this report. The Murdaugh influence was noteworthy enough for this attorney to make mention of it to two people on the Lloyd's team, one of whom was in Orlando, Florida, and the other of whom was in London will literally not even in this country. He told them the jury and the judges are friendly to Murdaugh and Fleming. This report written by one of the



EPISODE 45: What Happened to Gloria Satterfield? Part Six

bars attorneys says Our system isn't fair Lloyd's so pay your toll and keep moving. How can that possibly be when Mary Sharpe just told us in the Post and Courier that quote, courts and judges are accountable to the Constitution and laws rather than ideologies, special interests or individuals. Unlike legislators, judges do not have constituencies our fair and impartial justice system in the United States is respected and admired through the world. South Carolinians should be assured that our judges are diligent public servants who were conscientiously to ensure the judicial system operates with integrity. I would like to also quote Mary sharp when I say, really, really? Come on, you're joking.

Mandy Matney 48:12

So even though Wallinger wrote in November 2018, that their liability was probable, but not clear and convincing. In December 2018 Lloyd's of London ultimately paid out the entire limit of Alex Murdaugh's policy at \$505,000. That was the only part of the entire settlement that was on record. Remember, the insurance company found no evidence that the dogs caused Gloria to trip Alex appeared to be the only one who pushed the dog theory from the get go and in the insurance company's defense because Alex the defendant so readily admitted fault and because his buddy Corey Fleming on the plaintiff side for the sake of intimidation, Lloyd's of London was really backed into a corner due to Alex's plan. And there's one final line from walling jurors report that he wrote in November 2018 that I have to point out:

David Moses 49:12

Mr. Murdaugh does not want to be sued over this matter if practical and possible to avoid that as he sees that a wrongful death lawsuit would be



EPISODE 45: What Happened to Gloria Satterfield? Part Six

detrimental to him personally and professionally in that small rural community.

Mandy Matney 49:28

Oh, the irony of that statement as we look back now we get a Murdaugh was falling to his client and his job was to represent Murdaugh's best interest. Boatman, isn't it telling to see on paper how badly he wanted to keep things quiet in November 2018. Just three months before this, he opened his second forge account at Bank of America which we all know what was going on there. And just three months after the statement was written saying that a wrongful death lawsuit would be detrimental to him. Mallory beach died in a boat crash that his son Paul was ultimately charged in. And that wrongful death settlement against him still looms to this day. The problems were just starting to mount for Alex but as always reputation is at the forefront of his mind. And the thing is Alex knew that he had the power to keep things quiet because that is what ultimately happened. The paperwork for both the Lloyds of London settlement and the Nautilus settlement were not filed properly. There's only one document filed within both of those settlements. And that's the wrongful death petition that I found back in 2019. In do not forget the name judge and both of those settlements was Carmen Molan. We have not forgotten about her and neither should you Molin, a South Carolina judge elected by the state legislature allegedly played a key role in this heist. Remember, Chad Westendorf said in his deposition that Mullen knowingly signed off on the off the book settlement in 2019 and paved the way for Murdaugh to steal millions of dollars from the sadder fields. After that deposition, Bland and another South Carolina solicitor reported Mollen to the South



EPISODE 45: What Happened to Gloria Satterfield? Part Six

Carolina Supreme Court's commission on judicial conduct. This is important because our justice system is broken. Not only because lawyers are helping lawyers, it's broken because South Carolina judges are helping lawyers to end right there is the problem that the leaders of the South Carolina bar are not understanding. We have seen nothing from the commission on judicial conduct regarding Mollen, are they investigating her at all? Why is she still on the bench considering this serious accusations against her that are also backed by a paper trail? How are we supposed to trust the system in charge of correcting everyone's behavior when they clearly can't even correct their own behavior. If they investigated Molan and found no wrongdoing? They need to tell us that the taxpayers the people who pay for Molins lofty and powerful position the people that pay her to decide who gets their freedom taken away. The South Carolina Supreme Court commission on judicial conduct has got to say something about Molan. And as we've said so many times before, if a judge is corrupt, it's not the powerful movers and shakers who suffer it is society's most vulnerable. It is people like the Satterfield wrongful death lawsuits are supposed to give people like the Satterfield the ability to get justice for what happened to them. These lawsuits not only help people get compensation for their suffering, but if done right they get people answers. And because the Satterfield case was so skewed from the beginning, due to Alex and his plan, these documents ultimately tell us what the Murdaughs want us to think happened to Gloria. And while SLED is still investigating Gloria's death, it's so much harder to get answers and a case like this several years later, and attorneys know that. But the problem is when you read between the lines of the statement that the leaders of the SC bar issued on Friday, they're ultimately saying



EPISODE 45: What Happened to Gloria Satterfield? Part Six

they do not care about South Carolina's most vulnerable getting trampled by our justice system because they are still benefiting from it. South Carolina needs judicial reform desperately. I wish those lawyers who signed that letter could take a peek at my email inbox. I have literally hundreds of emails with heartbreaking stories waiting to be told about how the South Carolina Justice System left South Carolina citizens behind and no lawyers will help them. We're at a crossroads right now in our legal system, and the systemic corruption we've exposed in this podcast does not serve as a catalyst for major change I don't know what will. This is an election year and the good ole boys and the good ole gals who are helping them have got to go. Follow the Murdaugh partners podcasts on Facebook and Instagram to learn how you can help. Thank you for listening and stay tuned. The Murdaugh Murders Podcast is created by me, Mandy Matney and my fiance David Moses. Our executive editor is Liz Farrell.

David Moses 54:59

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