DOUBLE INDEMNITY

Released: 1944
Production: Joseph Sistrom for Paramount
Direction: Billy Wilder
Screenplay: Billy Wilder and Raymond Chandler; based on the novel *Three of a Kind* by James M. Cain
Cinematography: John F. Seitz
Editing: Doane Harrison
Costume design: Edith Head
Music: Miklos Rozsa
Running time: 107 minutes

Principal characters:
Walter Neff .... Fred MacMurray
Phyllis Dietrichson .... Barbara Stanwyck
Barton Keyes .... Edward G. Robinson
Mr. Jackson .... Porter Hall
Lola Dietrichson .... Jean Heather

It is difficult to believe that such a brilliant film as *Double Indemnity* was only Billy Wilder's second directorial assignment. An immensely talented and volatile Austrian who left Europe in the 1930's to escape from Hitler, Wilder had a long and successful career as a screenwriter, both in Europe and the United States, but often made studio producers uneasy because of his ability to expose human weakness on the screen. Wilder has a sardonic wit and the ability to turn bad taste into good box office, as demonstrated in his first film directed in the United States—*The Major and the Minor* (1942), a pre-Lolita comedy in which Ray Milland is attracted to Ginger Rogers disguised as a twelve-year-old child.

In spite of the fact that *Double Indemnity* is now firmly established as a classic, it was a difficult project for Wilder. Paramount producer Joe Sistrom discovered James M. Cain's novella "Double Indemnity," which had appeared as a serial in Liberty magazine in 1936. The plot appealed immediately to Wilder but Charles Brackett, his long-time collaborator, hated the story so much that he refused either to work on the screenplay or to produce the film. This refusal terminated a working relationship that had lasted for seven years, and another writer had to be found. James M. Cain was the obvious choice to help adapt the story, but he was at that time working at Twentieth Century-Fox on *Western Union* (1941). Sistrom then suggested Raymond Chandler, since he thought that his writing style was rather similar to Cain's—a comparison that never failed to annoy Chandler.

Sistrom was partly right: although Chandler was a better writer than Cain, both men were particularly responsive to the ambience of California. Chandler's style was quite unique, however; and after reading a copy of *The Big Sleep* at one sitting, Wilder realized that its author was an ideal partner for this film. Unfortunately, Chandler had a severe drinking problem and no experience at writing screenplays (it was his first assignment); he did not seem much interested in moviemaking, had never collaborated with another writer, and hated Wilder on sight (the feeling was mutual). Chandler had hoped to finish the screenplay quickly, and he produced his version in five weeks. Wilder was not satisfied, and they worked together on the script for six months; Chandler was also forced to stay around the studio during filming.

Then came the problem of casting, although in retrospect it seems strange that any problems arose at all. The screenplay was touted around Hollywood, and not one of the leading actors of the day wanted to play the part of Walter Neff; *Double Indemnity* was considered to be a distasteful and immoral film. Wilder wanted Fred MacMurray to play the role—a strange choice, since the role of Neff required him to play a likable insurance agent who commits a brutal murder. The murder was not a crime of passion which the audience could understand, nor an accidental murder, but a calculated crime for lust and gain. Until then, MacMurray's career had been in light comedy, but Wilder finally persuaded him to accept the part; MacMurray thought it would end his career, but instead it was the best role he ever had in films.

Double Indemnity has an unusual plot in that the killer is identified in the opening scenes, a technique used repeatedly since then but uncommon at the time. Walter Neff (Fred MacMurray) is dictating an office memo to his boss. Neff is clearly dying from gunshot wounds but has returned late at night to the offices of the large insurance company for which he works. The dictation allows Neff's voice to change subtly from that of confessor to narrator and leads us into the flashback. This device is almost always effective but works exceptionally well in this case for it allows Chandler's descriptive linking passages to be spoken by a narrator, using language which would have been too literary as spoken dialogue.

The events related in the flashback begin as Walter Neff makes a seemingly routine call on a customer about auto insurance. The house he visits is a Spanish-style and slightly run down house in Glendale, California; the customer is out but Neff asks to see the man's wife instead. It would be difficult to forget Barbara Stanwyck's first appearance as Phyllis Dietrichson: she has been taking a sunbath and appears at the top of the staircase wearing only a bathtowel and a look of cool appraisal. Stanwyck is a gifted and intelligent actress, not strictly beautiful in the Hollywood style of Lana Turner or Heddy Lamarr, and her career has been that of an actress rather than a sex symbol. In this role, however, she conveys superbly a kind of sluttish sexuality. It is clear that there is a mutual attraction between Neff and Phyllis. His is a purely physical one, but she has a strangely calculating look. Neff is invited back to the house, Dietrichson is again out, and this time the maid is signif-

icantly absent as well.

Phyllis is wearing a dress this time, sexy but not blatantly so, and as she descends the staircase, the camera tracks along focusing on her chain anklet. She is, of course, unhappily married to an older man (his second wife), and is desperate to escape the boredom of life with a husband she hates, a resentful stepdaughter, and an allowance that does not begin to buy all the things she wants. She married for a kind of security and now finds herself a prisoner; but she does not intend to walk out empty-handed. She is obviously an experienced predator, and after conveying her interest in Neff, she warily outlines her plan to take out a large insurance policy on her husband's life. She wishes to have the policy signed as though it were for auto insurance, and she wishes her husband to know nothing about the arrangement. The conversation is like a chess game. Neff is responsive to her, but too astute to be fooled by an insurance deal which is obviously a prologue to murder. He rejects the whole idea and leaves, but the attraction is too strong; they meet again and he is drawn into her plan. Perhaps he also feels that as an insurance agent he is in an ideal position to plan and execute a fool-proof insurance fraud.

Like all murders planned so that two people can be together, the planning and aftermath of the crime inevitably mean that from the beginning, the parties concerned cannot meet without arousing suspicion. Most of their meetings take place in the very mundane atmosphere of a supermarket (Chandler used Jerry's Market on Melrose Avenue in Los Angeles for the locale), and these scenes are stunningly effective. Phyllis methodically selects groceries and at the same time coolly outlines the murder plan. It is in these scenes particularly that Stanwyck's acting is so strong, as she convinces us not only that Phyllis is capable of getting rid of her husband, but also that she is capable of persuading her lover not only to be an accomplice but also actually to commit the crime. The murder is carried out, while the camera rests on Phyllis Dietrichson's face as she remains virtually unmoved by the brutal killing taking place beside her. After the body has been carefully placed near the railway tracks (the policy now includes a double indemnity clause to include a rail accident), they must now wait for the insurance company to pay. The authorities seem to accept a verdict of accidental death, but the insurance company is more suspicious and throws out the claim.

Neff's boss at the insurance company is Burton Keyes (Edward G. Robinson), and he and Neff are friends as well as colleagues. Keyes loves the insurance business and seemingly has no private life at all. It is significant that at one time he was engaged, but this was abruptly terminated after he had the insurance company investigate his prospective wife. Keyes looks upon the insurance company business not as a collection of files and claims but as an endlessly fascinating series of case histories, constantly challenging him. When Keyes gets a phony claim, his dyspepsia gives him no peace; and the

Dietrichson claim gives his digestion a very hard time indeed.

The role of Burton Keyes could have been a rather colorless one had it not been for the magnetic presence of Edward G. Robinson. In one scene he reels off a long list of insurance company statistics on different types of death, with subdivisions for each section, to illustrate the improbability of the Dietrichson claim. Very few actors could have brought that kind of dialogue to life, but Robinson succeeds.

As the story draws to a close, the lovers continue to meet only in the supermarket, but now Neff is very nervous and wants to get out. Phyllis takes off her dark glasses, and, over a display of canned goods, informs him with chilling calm that people who commit murders cannot get off the trolley car when they choose but must stay together "all the way down the line." Neff finally kills Phyllis, and the film ends as he painfully makes his way to Keyes's office and, while dying of gunshot wounds himself, confesses his crime to his boss. The ending of *Double Indemnity* was changed after filming the original ending showing Neff in the gas chamber at Folsom. Wilder, against all advice, insisted on scrapping the footage and writing and filming a different ending. His decision was a fortunate one: the final scene between Keyes and Neff is beautifully done and manages to convince the audience that Walter Neff, although a murderer, does deserve some sympathy.

Elizabeth Leese