

Double Indemnity: The Complete File

Submitted by CdMScott on Sun, 11/01/2009 - 2:00am



Released: 1943

Director: Billy Wilder

Starring: Fred MacMurray, Barbara Stanwyck, Edward G. Robinson, Jean Heather

This is the third time I've seen this film, and the first time I've loved it. It takes a while for those who grew up on faster-paced movies with more naturalistic acting to be able to adjust to the different parameters of older films, especially in a genre of extremely mannered films like noir. A friend of mine at work, a 25-year-old woman who is not stupid, summarily and quite confidently dismissed all of cinema before the late 60s as "too phony," and unworthy of further study. We may chortle, but it is a valid reaction for a younger person who may watch [Psycho \(/Essay-Psycho_vs_Psycho.shtml\)](#) or this film, expecting a "thriller," only to find by their standards that absolutely nothing happens. As it was for me, who watched this originally in college and could not see what the big deal was, then again a few years ago, at which point I thought it was fine for the time but nothing to write home about, until now, when I am fully on board that this is pure genius and among the top three, if not the number one, noir film of all time.

We open with a silhouette of a man walking with crutches under the credits. This is most ostensibly the murdered husband of the film, but could also be our hero, crippled by his lust, or the memory of that dead husband, lingering to remind the wrongdoers of their crimes. We fade to a car rushing through the early morning gloom. Fred McMurry—best known as the mild-mannered dad on **My Three Sons**—gets out and stumbles into an office building. He is Walter Neff, insurance man. His name is changed from "Huff" in the novel. He is forced to have a long conversation with the elevator man, which is a bit of an awkward situation, as you might know that Walter has been shot through the shoulder. He stumbles into his office, where he begins taping a confession to his boss, Barton Keyes, hoping to get it all out before he dies.

As he tells his story, we flash back to watch it play out. This narrative device of the confession is not in the original novel, but ingeniously provides a reasonable excuse for all of the classic noir voice-over we will be hearing throughout the film. Walter goes over to the Dietrichson house [the name changed from Nirdingler in the novel], hoping to speak to Mr. Dietrichson. He's not home, but his wife, Barbara Stanwyck as Phyllis is, and she's apparently nude but for a towel she holds over herself. Walter

says he wants to ensure that she is, pause, “adequately covered,” and she replies that she was sunbathing. “No pigeons around, I hope,” remarks Neff. The filmmakers had to wait until they thought they could get this seamy story through the Hays code of the time, and this forced the writers, director Billy Wilder and famed noir novelist Raymond Chandler, to channel the eroticism of the story into seemingly innocuous, yet filthy lines like that one. On one level it’s meaningless banter about getting pooped on by pigeons. But what is pigeon poop like? White, thick fluid that Walter is imagining landing on Phyllis’ nude body. I hope I don’t have to spell this out further.

Phyllis comes down to speak to Neff. We watch her shapely legs as she comes down the stairs, still buttoning up her blouse. Neff takes particular interest in an anklet she wears, wanting to know what it says.

We now meet Walter’s boss, Keyes. He is an insurance inspector, who is known for relying on the “little man” that lives in his chest. i.e. his hunches about who is trying to cheat on their insurance. When we meet him he is putting the screws to a farmer that tried to cheat the company, treating the man like an idiot and finally getting him to sign away his claim. We now have the first of a recurring motif: Keyes goes to smoke a cigar, but doesn’t have a light. Walter lights it for him, and says “I love you, too.” And he does. Part of the enduring resonance of the film is the way Neff misbehaves and lets down this father figure.

Phyllis calls and changes the insurance appointment to the afternoon, when her husband will be away and the maid will be off. She soon gets around to what she wants: to take out an accident insurance policy on her husband without his knowledge. This is a huge red flag to Neff, and he knows exactly what she’s up to, and tells her “You can’t get away with it.” She claims innocence, but he sees her for exactly what she is, and storms out. But it doesn’t last long. He has a hunch she’ll stop by his apartment that evening—and she does, wearing a tight, sheer sweater that reveals her undergarments beneath. She tells him that her husband treats her cruelly, that he has arranged it so she’ll inherit nothing, and finally, that he slaps her.



In here Neff has an important speech, which is hinted at but not fleshed out in the novel: that as an insurance man, you’re always thinking about how people might cheat the system. After a while, this becomes how you could cheat the system yourself. This pause away from the couple, and the way they’re relaxing when we return to them, implies that they had sex that night, the only time they do it in the movie, emblematic of the idea that in scheming to get what they want, they actually lose access to what they want. Anyway, Neff tells Phyllis that they’re going to kill her husband, but go for the big money: if he dies on a train, they get double indemnity: \$100,000 instead of \$50,000. He says they’re going to have to stick together until the end, “straight down the line,” a phrase that becomes a recurring theme throughout the movie.

Now let’s take time out to note that the murder plan is entirely Walter’s idea. She simply mentions the insurance policy, and he runs with the rest. On the surface, she is concerned about her husband and “doesn’t want to talk about such horrible things.” But is she really drawing him into it? That’s part of the ambiguity that makes this film great—it’s not so much that she preys on him, as that they are two volatile elements that spark together. This is more stark in the novel, in which we don’t have the line explaining how Neff comes to think of cheating the system; he simply decides to kill the husband, with a greater implication that

he wants the money and excitement at least as much as Phyllis. The other thing, it occurs to me, that makes Phyllis the iconic femme fatale, is not that she makes men do bad things, but that she makes them WANT to do bad things FOR her, all on their own. We'll come back to this toward the end.

By the way, we can't get much further without talking about Stanwyck's wig. She is, throughout, wearing this big, rigid blonde wig with a big poof right in front that makes it look like she has a pastry stuck right to her forehead. She is also, if you look at her face, not exactly beautiful, but extremely strange looking, with her beady eyes, sharp nose and pinched mouth. But it all works extremely well for the character, as it centers her attractiveness exactly in how lusty and scarily exotic she seems, which, paired with her monstrously fake-looking wig, makes her appear somehow not totally human, which makes her seem all the



more formidable. There is gossip that Wilder realized how the wig looked too late in production to change it, then claimed it was intentional. Apparently on viewing the film's rushes, production head Buddy G. DeSylva remarked of Barbara Stanwyck's blonde wig, "We hired Barbara Stanwyck, and here we get George Washington!"

Neff goes out to her house when her husband is there to have him sign the accident policy without his knowledge. He told Phyllis to have a witness there, and the person she chose is her teenage stepdaughter, Lola, which strikes Neff as an uncomfortably inappropriate choice. Neff gets Mr. Dietrichson to sign for an automobile policy, then a "copy" of the policy, which is actually his accident policy. At that time signing multiple copies of paperwork was unusual. Lola goes out, telling her parents she is meeting a girlfriend. They tell her she'd better not be seeing that no-goodnik Nino Zachetti. When Neff leaves, he finds young and pretty Lola in his car, wanting a ride. He finds she is indeed meeting Zachetti, and vows to keep her secret, being drawn uncomfortably into the family drama forming a relationship with someone he'd rather keep distant from—the daughter of the man he's about to kill.

One of the solutions the movie supplies to the problem of the two conspirators meeting in secret is to have them meet in a grocery store, talking as they pretend to shop. It is one of the odder choices for the film—seeing them plan amongst the cans of baby food, but it works to keep things a little off-kilter.

Then, when Neff returns to work, Keyes offers him a job in his division, investigating insurance fraud. He says that although this would mean a lower salary, it's a job in which Neff would "use his brain," and which he knows the smart Neff would succeed and grow in. Only now Neff HAS to refuse, or end up on the team that would be investigating the crime he is about to commit. This element is important here, however, as it underlines how Neff dooms himself by committing his crime. It shows us that if he were to halt his plans now, a bright future awaits him on the legal side of the fence, one that he gives up by pursuing his crime. Perhaps he would have thought more about it, but Phyllis calls RIGHT THEN to tell him that her husband is going away that very night. He has also broken his leg, so he will be taking the train. Therefore it HAS to be that night. Neff is then so wrapped up in the planning for his crime that he can't step back for the moment and decide if perhaps he had better make another choice.

We then have a sequence of Neff building his alibi—having various people call him to record that he is at home—then he goes out to complete the job. He dresses as Dietrichson, putting on an identical suit and leg cast, and hides in the back seat of Lola's car. There is a wonderful shot showing Neff crouched in the back seat behind husband and wife, waiting to strike. It's a showy and too-composed shot, but its omission in the [1973 TV version \(/Double_Indemnity_TV.shtml\)](#) underscores how important it is, and demonstrates how one or two ostentatiously composed shots, when carefully placed, can be very effective without over-aestheticizing the whole film.

Phyllis turns down a dark, quiet street, causing her husband to ask what she's doing, and ask again when she blows their horn three times. This is the signal for Neff to leap from the back and strangle her husband. In one of the most celebrated shots in the film, the camera remains on Phyllis' enigmatic face as we hear the sounds of her husband's murder. When we get to the train station, we spend a while seeing Neff only from the back, which expresses his plan to keep potential witnesses on the train from getting too close a look at him—he will simply keep his hat down and keep his back to them. He gets on the train and makes his way



back to the observation platform at the rear. Neff slips his crutches from beneath his arm and is about to throw them over when he hears a man behind him. This is an early example of a trope that would become engrained in Hitchcock's films, and a staple of suspense movies to come—the unexpected random element that threatens to upend the entire plan. Neff has to keep his back to the man as they have a conversation, then invent an excuse for the man to leave the platform. Once he does, Neff, in costume as Dietrichson, leaps off the slow-moving train. He connects with Phyllis, and they drag the real Dietrichson's body onto the tracks, making it look as though he's fallen off. The movie adds an excellent suspense touch that isn't in the novel—the car won't start! This was apparently added by Wilder after his car wouldn't start at the end of a shooting day. Once it does, Phyllis shows “no nerves—not a tear.” This is also different from the novel, in which the murder upsets her so much she becomes a furious harpy immediately after. They go their separate ways, unable to see each other at all for several months, until all heat has blown off the case.

Here's a good place to discuss one of the subtle but key facets of this novel and film, which is that is that these characters' lives are ruined from the second they commit their crime. They never get to enjoy one second of the rewards they expected to gain—the money, each others' love—which makes it significant in the film that they only actually had sex once, and never again. They must now stay away from each other for several months, and it's not long before they turn on each other. The next day, Neff is suddenly overcome by the sudden, horrible realization that it will all come down around him, and his walk is “the walk of a dead man.”

Now Neff's real torture starts, as he has to go to work every day in the very office that is investigating his crime! He has to try his best to act normal as he hears everyone around him trying to pick apart the case—including the formidable Keyes. First he has to try to keep his bowels in check as Norton, boss of the insurance company, says he KNOWS the death was no accident. We soon find he thinks it was a suicide, which Keyes sees through immediately. For the time being, Keyes himself thinks it was an accident, however unlikely. Then Phyllis is brought in, and Neff has to pretend to know her only casually. That night, she

calls him from a pay phone and asks to come over. He hangs up, and his buzzer rings—it's Keyes! And he knows something is wrong with the case.

Because if Dietrichson broke his leg and had accident insurance, why wouldn't he file a claim? Only if he didn't KNOW he was insured. While he's there, Phyllis arrives, and hides right behind the open door as Keyes talks to Neff. This required the contrivance of an apartment door that opened outward, which would have been forbidden by building codes at the time, but it makes for a fabulous suspense moment, and one that isn't in the book.

Once inside, Neff tells Phyllis that they

have to stay away from each other, and she starts going into how he's changed and things aren't the same between them.



Throughout the movie, a repeated phrase is “straight down the line.” Neff says he and Phyllis will have to stick together, “straight down the line.” They have to stick to the plan straight down the line, etc. When Keyes announces that he knows Phyllis was in on it with someone else, this line takes on a much more sinister meaning. Keyes says couple who commit murder don't realize that they are now tied together for life. He uses the image of getting off a bus at different stops, but this can also refer to a train, and the “line” always brings up images of the train the deception was committed on. Keyes says that the couple that commit murder have to ride together to the end of the line—and the end of the line is the cemetery.

SPOILERS > > >

The next day Lola is in Neff's office, and she's upset. She says that Phyllis killed her mother, the original Mrs. Dietrichson. Neff knows it's a fantastic claim, but he has the sneaking suspicion there's something to it. Lola also says that she caught her mother at home trying on a black hat and dress two days before her husband died. Phyllis has also been seeing Lola's boyfriend until then, Nino Zachetti, every single night. This is a bit subdued here, but is one of the golden moments of the novel, as it hits Neff suddenly that not only has HE been played, that Phyllis never intended to take off with him, but was only using him to kill her husband, but that he has gotten involved with a psycho and there's no way out. Then Keyes comes in, having figured out the entire murder—only he doesn't know who the person who helped Phyllis is. They bring in the witness from the back of the train, who looks at Dietrichson's photo and says no way was that the man on the train, but something looks familiar about Neff.... Have they met before?

Neff has been taking Lola out, ostensibly to “calm her down” about her suspicions about her mother, though obviously there is more than that. The movie, given the time it was released, had to skate over the romantic nature of their relationship, but in the novel, Neff flat-out admits to being in love with her. It seems that her innocence and connection to Dietrichson now appeal to him as a window into the respectable life he could have had, and maybe could still have, if he gets rid of Phyllis. Their close relation also serves as a switch with which he can whip himself, as he must now constantly agonize that she will find out he is the one who killed her father.

Phyllis is now completely cold to Neff, as expressed by the sharp dark glasses she now wears in the supermarket. She blames the murder on Neff, saying “I only hated him. You wanted to kill him.” Later Keyes says the guy who did it “showed,” leaving Neff on edge. He breaks into Keyes' office and listens to a recording about the case—in which Keyes rather movingly tells of his complete trust in Neff and personally vouches for Neff's character—then says that he's got an airtight case against Zachetti! It is

now settled in Neff's mind—he will kill Phyllis, Zachetti will be blamed, and he'll get off free.

The first thing we see at Phyllis' is her hide a gun under the cushion of her chair. Neff arrives, and makes the fatal mistake of spending several long minutes telling her his plan—to kill her! Most people are not very keen to be killed, and you're only giving them time to think of something to reverse the situation if you yak to them for five minutes about it. Just a tip. This is what Neff finds out as he turns away to close the window, so the neighbors won't hear the gunshot, and finds himself taking



a bullet through the shoulder. He turns and finds her holding a gun on him, but she “can't” shoot him again, and even suggests that they just run away. She admits that she's “rotten to the heart,” and says she still wants to be with Neff, even if he doesn't believe that. He holds her close, and shoots her twice at point-blank range. This is a pivotal scene and a great deviation from the novel, and we'll come back to it later.

Neff waits outside the house until Zachetti arrives, tells him what awaits him inside, and that Lola is still in love with him. We now return to the beginning, Neff having driven straight to his office to begin his recording just after. He now finishes, and finds Keyes standing in the door, having heard “enough” to know that Neff did it. Neff goes out, saying he's going to try to make a run for Mexico, but collapses by the elevator. He says that Keyes couldn't see who the killer was because he was “Too close... right across the desk from you.” “Closer than that, Walter,” Keyes replies. Walter tries to light a cigarette, but can't, so now—in a reversal from the rest of the film—Keyes lights it for him, causing Walter to repeat his earlier line: “I love you, too.”

< < < **SPOILERS END**

DIFFERENCES FROM THE NOVEL

The novel by James M. Cain is very short, very economical, and very much worth reading. Some of the well-known bits of dialogue are listed nearly verbatim from the novel, while some unforgettable moments from the film are the quite ingenious inventions of the film. Apparently James M. Cain later admitted that if he had come up with some of the solutions to the plot that screenwriters Billy Wilder and Raymond Chandler did, he would have employed them in the novel. For example, the entire framing device of Neff's confession is new to the film, as is the emphasis on repetitions of “straight down the line,” and “I love you, too.”

The differences from the novel begin to accrue during the last quarter. As I noted, Neff [there named Huff] is much more in love with Lola than he is in the film, and spends a great deal more time with her. She gives him a lot of information about Phyllis' meetings with Saichetti [as he is named in the novel], implicating Phyllis much more in a plot to use Sachetti to get rid of Huff. Instead of going over to Phyllis' house to kill her, Huff steals Zachetti's car, drives with it to meet her at a lover's lane-type location, where he ends up getting shot from a distance—he doesn't even know who shot him.

He wakes up in a hospital, Keyes there, knowing now that Huff did it. Keyes has done a lot of research into Phyllis, and dug up a chilling little tale from her past: in order to inherit the money from her rich husband, she had to kill his child, and—in a perverse touch that seals the novel's Phyllis as a devil-woman—she killed two other children just to make her crime seem more believable. At this point Huff knows he has been utterly duped, and an arrangement is made to avoid embarrassment for his

department: he will be sent on a ship to Mexico, never to appear in the States again.

The novel contains an epilogue that is very similar to the conclusion of Jim Thompson's [The Getaway \(/Getaway.shtml\)](#) [and which he may in fact have nicked from this novel], in which Huff discovers that, as a final bit of existential punishment, Phyllis is on the ship with him. They realize they are now bound in a hellish partnership to "the end of the line." In the final paragraphs, Huff's mental stability has become shaky and he and Phyllis end up at the stern of the ship, prepared to follow through on a suicide pact. If I was Huff I would make sure Phyllis jumped first.

DOUBLE INDEMNITY AND FEMINISM

The changes from the novel have an unintended effect, which is that they remove any concrete evidence of Phyllis' criminality. With the book ending with it being backed up by evidence that Phyllis killed the three children and the previous wife, we know that she lured Walter and was planning on using him and tossing him away from the start.

But if you take all of that out, we don't really have any concrete evidence that Phyllis is an awful person [aside from that whole accessory-to-murder thing, I mean]. She resists Neff's advances. She tells him not to speak of anything bad happening to her husband. She tells him she never had any intention of murdering anyone. And in truth, it IS all his idea, both for the murder, and to arrange it so they might get twice the money. Lola says Phyllis killed her mother was trying on a black dress two days before the murder, but Lola is young and not exactly to be trusted. She also hates her stepmother. As for Phyllis herself, she maintains until the end that she loves Walter and wants to be with him. She shoots him only after he has announced that he has come by essentially to execute her, and her life is in danger. Even then, she can't finish him off and suggests that they run away together. The only thing added to the movie to make us believe that she actually IS a bad person is her verbal admission: "I'm rotten to the core."

But this omission throws the movie off-balance, and makes it seem quite misogynistic. We have discussed how the defining characteristic of the true femme fatale is not the awful things she makes you do, but the awful things you WANT to do for her. In this case, all of the evidence against Phyllis is quite circumstantial, it was indeed Walter's idea to murder her husband, which she resisted. So toward the end, when Walter feels justified in killing her, and we, the audience, are invited to get behind him in this course of action, the movie is inviting us to vicariously punish her not for anything she did, but for the response she elicited in Neff. In the film, Phyllis must be punished for turning Neff on, and exciting him to the point that she murdered for him. It's the old thing about it's her fault for turning him on. And apparently this attitude was so acceptable to the audience of the time that they thought nothing amiss with it. Although, if you take it further, it is the same logic behind a rapist's blaming a woman for the crime because she turned him on, and "made him" want to do it.

There is an excellent feminist retelling of this film waiting to be made, in which it explicitly is the man's idea to kill the husband, the woman protests against it the entire time, then becomes the target of the man's murderous impulses for what she supposedly "made" him do.

HOMOEROTICISM

The movie version also significantly bumps up the role of Keyes from that of the book, and also adds a number of touches that give the film a sheen of homoeroticism that isn't in the novel. Neff is always lighting Keyes' cigar—the act of lighting another's cigarette or cigar is often an act with sexual overtones—and in the first instance of this in the film, Walter finishes by saying "I love you, too." Their relationship is much closer than in the novel, with Keyes as Neff's mentor, and Neff his affectionate underling. At one point, Keyes says he almost got married, but he investigated the woman and found a shady past... the implication being, when added to Neff's story, that any woman, under enough scrutiny, will yield dark secrets, and only relations between men are pure and can be trusted. And let's not forget that Neff was offered a "partnership" with Keyes, that would have constituted his salvation, and offered a way for him to prosper. None of this makes this a "gay movie" or is even much of a big deal, but it is used to add resonance and an intriguing additional view from which to see the action.

THE 1973 TV REMAKE

Included with the two-disc deluxe edition of this DVD is a [1973 television remak \(/Double_Indemnity_TV.shtml\)](#)e starring Richard Crenna and Samantha Eggar. If you are a very devoted admirer of the original film, the television remake is essential viewing—not for everything it does right, but because the sheer amount of things it does wrong throw a very valuable light on everything that works so well in the original. The reason it's so valuable is that in getting everything so wrong—unbelievably wrong—it illuminates areas of the story itself, the additions of the film, and the direction and performances of the original that work so well they pass virtually unnoticed.

For example, in the remake, it is not revealed until quite late in the picture that Neff has been shot and is slowly dying. One might not notice until it is taken away how knowing that Neff is bleeding to deal provides a motivation for his confession throughout the film, and motivates the entire telling of this story, as well as providing context for the flashbacks. Without it, the tone comes across as though Neff is recording his confession out of arrogance, as though he has gotten away with something. Insights like this, illuminating elements that work so well with the original come fast and furious, making the television version indispensable for lovers of the original. You can read a full review of the TV version [here](#).

BODY HEAT

The 1981 Lawrence Kasdan film [Body Heat \(/Body_Heat.shtml\)](#) can be considered, if not a flat-out remake of this film, a corollary film. Although plot elements have been altered to make a different story, it's obviously a version of **Double Indemnity** and makes for interesting viewing soon after watching it. It has a femme fatale who wants to get rid of her husband, and a rube who is going to be set up to do it. It has a complication that will allow the couple to double their settlement. Their plan involves killing the husband somewhere else and transporting his corpse somewhere else, making it look like an accident. And there are some elements from the original so good they are repeated directly: for instance, the witness who saw the Neff figure at the crime scene, then is later waiting right outside the detective's office while he is in there. The film finds enough ways to distinguish itself to be an engrossing and well-plotted film in its own right, but its undeniable provenance in **Double Indemnity** makes it interesting watching.

Although **Double Indemnity** may not seem very exciting to younger viewers now familiar with the noir tropes that have since been fully assimilated into other films, a little stepping back and slowing down to follow all the convolutions of the story reveal it as very much worth attention and affirm its place as perhaps the defining noir film of all time.

RELATED FILMS:

[THE POSTMAN ALWAYS RINGS TWICE \(/Postman_Rings_Twice_46.shtml\)](#) is James M. Cain's first novel, and was also made into a classic noir. This review also contains a lot of book-to-movie comparison.

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