

Double Indemnity Movie Analysis

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Visual Style and Moral Ambiguity in Double Indemnity

California sunlight streamed in through the Venetian blinds and illuminated the dust in the room, splashing bold horizontal shadows onto the walls and furniture. Insurance salesman Walter Neff snooped around his client's elegant home, his mind less on renewing his client's automobile policy than his client's blonde bombshell wife, Phyllis. She had appeared at the top of the staircase, wrapped in nothing more than a towel. When she finally joined Neff downstairs, they exchanged a few keen flirtations, dancing around each other in the afternoon light. They moved fast. After another meeting like this one, their discussion shifted from dalliance to planning a murder ("Double Indemnity Analysis"). A tale of lust and greed delivered with a particular balance of elegance and vulgarity, Double Indemnity was based on the straightforward 1935 novel by James M. Cain. Billy Wilder directed and, alongside his co-writer Raymond Chandler, adapted the book into something far more vibrant and smooth than the source material. Murder, sex, and greed saturate the viewer's brain, which the 1944 film steeped in film noir aesthetics, brazen wickedness, and cunning dialogue.

Sharp shadows represent the chiaroscuro moral leaps made by the protagonists, neither of whom would have made such leaps alone without the other to encourage them. Miklos Rosa's winding score ties the viewer up in the suspense. And Neff's enduring voiceover carries us through the detailed proceedings in hard-boiled descriptions. Double Indemnity remains a cynical and shrewd motion picture, full of wit and acid and unexpectedly humorous and quirky. But then, this could be said of many Billy Wilder films. Double Indemnity also stands among the most singular examples of film noir, though, like many of its kind, it predates the term that defines it.

Perhaps best recognized for a visual style rooted in shadows, film noirs were heavily influenced by German Expressionism, a movement with which Wilder was familiar from his years in the Weimar-era German film industry. Although Wilder was among the earliest to flee Germany after Hitler's rise to power, the high-contrast lighting of the German style continued to influence Wilder's body of work after his arrival in America in 1933. But film noirs are about more than just visual aesthetics; they ingrain the theme of light and dark in their storylines, drawing inspiration from the lows people reached during and after World War II. Such stories regularly involve detectives (both private and official) or simply confident men who lose themselves in a dark underworld. Often, after being lured inside by a woman or femme fatale, where they finally meet their fateful demise, be it physical or existential.

Narrative Structure, Crime, and the Construction of Suspense

The details of *Double Indemnity*'s plot are less important than the way the story is told. Nevertheless, it's told in flashback by PRIC's (Pacific All Risk Insurance Company) salesman Walter Neff (Fred MacMurray), who recounts his tale by way of confession into a Dictaphone. When he meets Phyllis Dietrichson (Barbara Stanwyck), the spouse of his client, she seduces Walter into a deadly scheme: Walter must sell her husband (Tom Powers) an accident insurance policy with a \$50,000 double indemnity clause; then, the two of them must murder her husband and make it look accidental to receive the payout. They plan the murder around a reunion trip Mr. Dietrichson plans to take by train, and the double indemnity clause pays double if an accident involves a train. As Phyllis drives her husband all the way to the station, Walter hides in the back of the seat until he receives a signal, then he strangles Mr. Dietrichson.

To create witnesses and their own alibis, Walter impersonates him on the train, and after they establish people have seen "Mr. Dietrichson," Walter jumps off to help Phyllis leave their victim's corpse on the tracks, making it look as though her husband fell off. All goes smoothly until Phyllis tries to start the car afterward; the engine struggles to turn over, cranking for what seems an eternity. Wilder forced Stanwyck to hold the engine past the point that felt reasonable to her. It's among many of the film's breathless sequences, including one where Phyllis must hide behind the door at Walter's apartment because he's received a surprise visit from Keyes (Edward G. Robinson), his friend and Pacific All Risk's wily claims investigator.

Adaptation, Film Noir, and Cultural Influence

This basic plot of *Double Indemnity* takes considerable liberties with its source. Cain based his book on a notorious New York murder from the 1920s, in which Queens housewife Ruth Snyder convinced her lover Judd Gray to kill her husband. Ruth, who had tried to kill her husband Albert several times before (a detail that apparently escaped him), convinced Albert to buy a life insurance policy with a double indemnity clause, granting an increased payout in certain cases, including murder. Gray, a corset salesman with a wife and child, began sleeping with Snyder after trying to sell her a corset. When they eventually joined to kill Albert, they hit him on the head with an iron, chloroformed him, and strangled him to death with some wire. They staged the scene to look like a burglary had occurred and relied on a friend from Syracuse to provide an alibi for Gray—that friend later confessed his role in the murder when questioned by police, leading to Snyder and Gray's capture.

They were quickly detained by authorities, jailed in Sing Sing, and later sentenced to the electric chair. The arrest, court case, and following execution ripped through the headlines and drew massive public interest. The *Daily News* even managed to snap and publish a famous photo of Ruth at the very moment her body was jolted with electricity ("DEAD!" read the headline). Much of the press coverage

at the time remarked how stupid a crime it was, but more than that, it was an ugly crime. Snyder and Gray were considered pathetic, committing seedy actions in ways only lowlives could imagine. Cain was undoubtedly attracted to the subject matter because his 1934 novel, *The Postman Always Rings Twice*, also involved a woman who convinced another man to murder her husband.

Double Indemnity represented an inventive level for various English filmmakers interested in contemptuous, hard-edged characters that appeared to reveal a war-ravaged nation. It shows us what happens when we embrace our lowest desires, when we no longer deny our covetous impulses when we follow our most lustful drives, when the murderous thoughts we hold become a reality, and the lies we tell to carry out and cover up these crimes. It is about people being caught up in their needs and losing themselves; suddenly, there is no limit to the lengths they shall go to get what they want. Simultaneously, *Double Indemnity* is about guiltiness and about eyeing back in retrospection. Without Wilder's film and its artistic expertise and ruthless edge, probably later film noir pictures would have been considered by Hollywood. For all its importance and influence in film history, *Double Indemnity* is always a joy to watch. We can still relish the glossy exchange of ideas: Stanwyck's sultry voice, the way MacMurray conveys unsympathetic line with a leer just under the carpet; Robinson's lively eccentricities, Seitz's stunning and gorgeous art of photography, and Wilder, 'ss vision of whom brought together dangerous, hard and harsh crime stories and expressionistic grace into an unmatched model.

Works Cited

"DOUBLE INDEMNITY ANALYSIS The FILM Itself." *YouTube*. N. p., 2018. Web. 15 Feb. 2018.