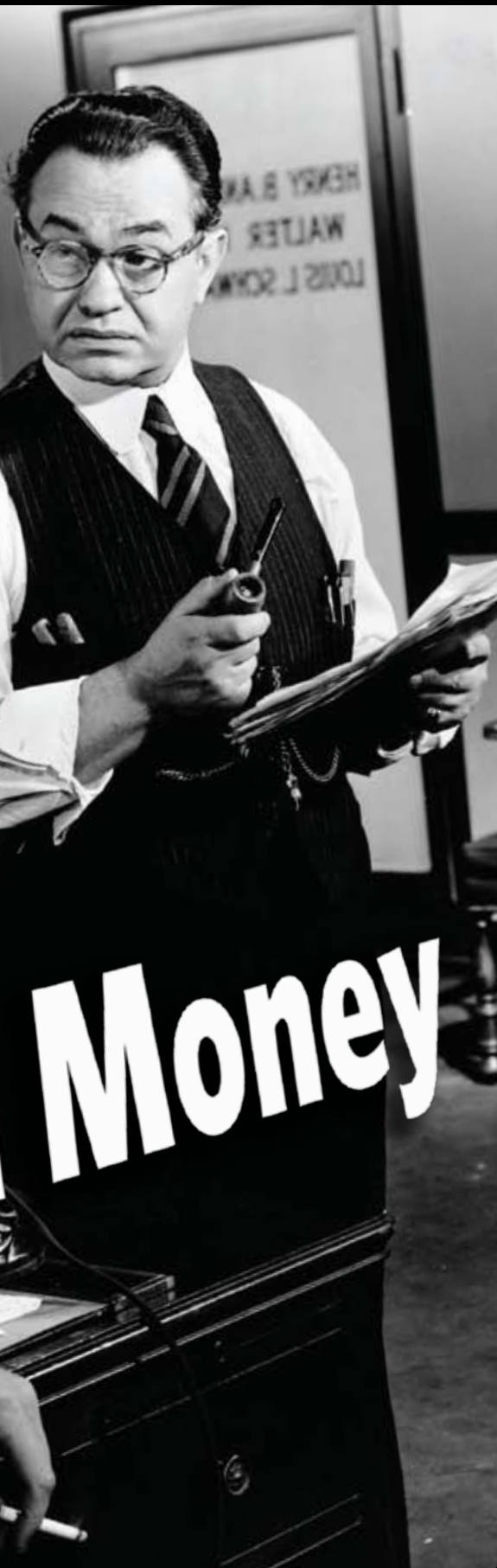


In many film noir classics, insurance is the motivating force for both good and evil. Responsible behavior may not always be its own reward, but the wages of sin are usually paid in full.

Life, Death, and



Insurance in Film Noir

DANIEL D. SKWIRE

Connoisseurs of film noir have long recognized Billy Wilder's *Double Indemnity* (1944) as one of the first and most important examples of the genre. The film's striking visual style, flashback narrative, and dangerous and desirable *femme fatale* became defining elements of film noir. Throughout the late 1940s and early 1950s, directors inspired by *Double Indemnity* used these techniques to produce a wealth of dark and disturbing crime movies.

If *Double Indemnity* is of such importance to film scholars, however, it's surely of equal interest to insurance enthusiasts. Many earlier films dealt with insurance in some fashion, from silent melodramas such as *To Cherish and Protect* (1915) to lighthearted comedies such as *My Favorite Wife* (1940). But *Double Indemnity* was the first to explore the subject in all its complexity, and its influential treatment of insurance as a motivating force for both good and evil led to a particularly prominent role for insurance in film noir.

James M. Cain and *Double Indemnity*

Double Indemnity was based on a six-part magazine serial by James M. Cain, originally published in 1936. Cain, a former journalist and protégé of H. L. Mencken, had moved to California in 1931 to seek his fortune as a Hollywood screenwriter. Not particularly successful in that endeavor, he used his free time to write his first novel, *The Postman Always Rings Twice*, published in 1934.

The book was an immediate popular and critical success, admired both for its taut style and its stark treatment of sex and violence. It launched Cain's career as a novelist, and it established many of the techniques—including the use of insurance—that he would draw on again in *Double Indemnity*.

Postman tells the story of Frank Chambers, an itinerant loner who falls for Cora Papadakis. Cora's husband, Nick, owns a filling station and diner, but Cora finds him old and dull compared to Frank. Frank and Cora conspire to kill Nick through a staged automobile accident, intending to live happily ever after on Cora's inheritance and the proceeds of Nick's accident insurance policy (conveniently purchased a short time before). When Frank is also injured in the accident, Cora is arrested for the murder of Nick and the attempted murder of Frank.

Cain devised a complex insurance plot as a mechanism for Cora's acquittal. The Pacific States Accident Insurance Co., which wrote the accident policy on Nick, contests the claim on the grounds that Nick was murdered by Cora, and its investigators prepare to testify against her at trial. But Cora's lawyer realizes that Cora has liability policies of \$10,000 each with Rocky Mountain Fidelity and Guaranty of California. If Cora is convicted of the attempted murder of Frank, those insurers will have to pay the resulting liability claims. So the lawyer arranges a deal where the accident insurer agrees not to contest the claim, while the liability insurers reimburse the accident insurer for the now-payable claim on Nick's accident policy.

It wasn't a coincidence that Cain introduced an insurance plot into his groundbreaking novel. According to biographer Roy Hoopes, Cain spent a miserable summer attempting to sell accident insurance before beginning his journalism career. In addition, Cain's father, after being dismissed from his position as a college professor, had a successful second career as a vice president for U.S. Fidelity and Guaranty in Baltimore.

Double Indemnity was Cain's follow-up to *Postman*, and his treatment of insurance in this story changes from an ancillary plot device to the central motivation of the characters. Walter Huff is an insurance agent for General Fidelity of California. On a routine visit to renew an automobile policy, he falls for Phyllis Nirdlinger, who nonchalantly asks him if it's possible for her to purchase accident insurance on her husband without his knowing about it. Realizing her intentions, Walter initially refuses but remains under her spell. The two begin a romantic relationship, and Walter arranges the fraudulent purchase of the policy, after which he helps her murder her husband. They stage the death as a railway accident in order to collect twice the \$25,000 face amount of the policy under its double indemnity provision. The plot is eventually unraveled by Barton Keyes, a claim investigator for General Fidelity.

Here again, Cain's writing on insurance shows signs of meticulous research. According to Joseph Maclean's *Introduction to Life Insurance*, the *Double Indemnity* provision for railway accidents and the exclusion for deaths from homicide were both typical of accident insurance policies from the first half of the century. The premium of \$58.60 for the \$25,000 policy purchased in *Double Indemnity* was higher than the traditional flat rate of \$1.00 per thousand of face value for accident coverage, but Maclean deemed that rate to be "insufficient at practically all ages."

Double Indemnity also contains several passages that suggest an insider's knowledge of how the insurance business works. Walter, for example, describes his techniques for getting inside a prospect's front door without revealing that he is an insurance salesman. Claim investigator Keyes gives credit to actuarial tables when he describes why he didn't think the death of Phyllis' husband was a suicide (see sidebar). And Walter gives a perfect description of why accident insurance is the optimal choice for a homicidally inclined spouse:

When there's dirty work going on, accident is the first thing they think of. Dollar for dollar paid down, there's a bigger face coverage on accident than any other kind. And it's the one kind of insurance that can be taken out without the insured knowing a thing about it. No physical examination

for accident. On that, all they want is the money, and there's many a man walking around today that's worth more to his loved ones dead than alive, only he don't know it yet.

The Filming of *Double Indemnity*

After the success of *Postman* and *Double Indemnity*, there was immediate interest in producing film versions of the books. The primary obstacle, however, was the industry's Production Code, also known as the Hays Code. The Hays Code, which began to be enforced in 1934, provided guidelines for acceptable content in motion pictures and required all films to receive a certificate of approval before being released. Cain's stories failed on numerous counts, including the explicit treatment of adultery, the detailed presentation of criminal methods, and the sympathy generated for criminal protagonists. According to Cain's biographer, the original Hays Code report on *Double Indemnity* began with the phrase, "Under no circumstances, in no way, shape or form. . ."

For some time after that report, no studio dared to attempt a film treatment of Cain's works. In 1943, however, up-and-coming director Billy Wilder became interested in *Double Indemnity*, and he persuaded Paramount Pictures to make another attempt at developing an acceptable treatment while remaining faithful to Cain's original story. The studio hired detective-story writer Raymond Chandler to help Wilder develop the screenplay. It was an odd choice, given Chandler's opinion of Cain's writing:

Everything he touches smells like a billy goat. He is every kind of writer I detest, a faux naïf, a Proust in greasy overalls, a dirty little boy with a piece of chalk and board fence and nobody looking. Such people are the offal of literature, not because they write about dirty things, but because they do it in a dirty way.

Despite his initial reservations, however, Chandler became enthusiastic about the story, and with some consultation from Cain, he and Wilder managed to develop a successful screenplay. There were minor changes from the book, including some of the names; e.g., General Fidelity became the Pacific All-Risk Insurance Co. The only major concession to the Hays Code, however, was a change to the ending. Rather than committing suicide as in the book, Walter and Phyllis in the film version die from each other's gunshots, with Walter expiring in the arms of the insurance investigator after completing his confession.

The script received approval from the Hays Office, which was somewhat less strict in the 1940s than it had been in the 1930s, and the studio was able to proceed with the film. Fred MacMurray and Barbara Stanwyck were cast as Walter and Phyllis, and former gangster-movie star Edward G. Robinson won the role of Keyes. Released in 1944, the film was an immediate sensation. It's not difficult to see why.

There is Barbara Stanwyck's Phyllis, to begin with, who first appears at the top of a staircase wearing only a bath towel. She holds the viewer's eye throughout the film, from her delicate anklet and sheer white sweater, to the look of cool satisfaction on her face as Walter murders her husband just off-screen. There's also the constant play of light and dark in every scene: the opening

streetscape, the darkened insurance office, the brilliant California sunshine, the slanting shadows of Venetian blinds, the gloom of Walter's apartment, the piercing headlights of Phyllis' car, etc.

Finally, there is the incomparable dialogue—tight, fast, and sexy. Consider the exchange between Walter and Phyllis when she invites him to meet with her husband to discuss the insurance policies:

Walter: You'll be here, too?

Phyllis: I usually am.

Walter: Same chair, same perfume, same anklet?

Phyllis: I wonder if I know what you mean.

Walter: I wonder if you wonder.

Or Walter's assessment of his crime as he completes his confession: "I killed him for money and for a woman. I didn't get the money, and I didn't get the woman. Pretty, isn't it?"

In the decade after its release, hundreds of other movies drew on *Double Indemnity's* dark plot, its visual elements, and its first-person flashback narrative. Film scholar Andrew Spicer, in his book *Film Noir*, calls it "the single most influential film noir." It's unlikely that he was thinking of insurance when he wrote those words, but perhaps he should have been, because *Double Indemnity* also had a profound influence on the portrayal of insurance in American film.

Insurance in Film Noir

In its treatment of insurance, as in most other elements, the script for *Double Indemnity* is faithful to Cain's story. Walter makes a similar observation on the low cost of accident insurance, for example, and Keyes' speech on suicide statistics—including the actuarial reference—is preserved nearly verbatim. Of greater importance, however, is the film's thematic treatment of insurance, which serves alternately as a force for good and evil.

► First, insurance is a motive for enterprising criminals. As the intersection of life, death, and money, insurance is the means by which a crime can be made to pay.

► Second, the clever investigators who work for insurance companies have the talent and the moral desire to track down fraudulent claims and, in the process, bring criminals to justice. This is the role of Barton Keyes.

► Third, other insurance company employees are often portrayed as drudges in dead-end jobs. They're particularly susceptible to the attractions of the *femme fatale*, who lures them from their mundane lives to pursue pleasure and danger. Prior to meeting Phyllis, Walter is just such an employee.

► Finally, insurance companies themselves are portrayed both as virtuous institutions that pursue criminals and as self-interested organizations that cynically seek to avoid paying claims. In *Double Indemnity*, Keyes represents the virtuous side of Pacific All-Risk, while Norton (the company president who offers Phyllis a low-ball settlement when he believes her husband's death is a suicide) represents the self-interested side.

No other film noir addressed insurance as comprehensively as *Double Indemnity*, but many drew on one or more of the film's thematic approaches to the topic. The film version of Cain's first

How to Commit Suicide

In this passage from James M. Cain's novel *Double Indemnity*, claim investigator Barton Keyes refutes his boss's theory that Phyllis Nirdlinger's husband committed suicide by jumping from the back of a train. Keyes relies on actuarial tables for his argument.

Mr. Norton, here's what the actuaries have to say about suicide. You study them, you might find out something about the insurance business. ... Here's suicide by race, by color, by occupation, by sex, by locality, by seasons of the year, by time of day when committed. Here's suicide by method of accomplishment. Here's method of accomplishment subdivided by poisons, by firearms, by gas, by drowning, by leaps. Here's suicide by poisons subdivided by sex, by race, by age, by time of day. Here's suicide by poisons subdivided by cyanide, by mercury, by strychnine, by 38 other poisons, 16 of them no longer procurable at prescription pharmacies. And here—here, Mr. Norton—are leaps subdivided by leaps from high places, under wheels of moving trains, under wheels of trucks, under the feet of horses, from steamboats. But there's not one case out of all these millions of cases of a leap from the rear end of a moving train. That's just one way they don't do it!

novel, *The Postman Always Rings Twice*, was released in 1946 and starred John Garfield and Lana Turner. The film was less faithful to the book than was *Double Indemnity*, and several of the most shocking elements were toned down considerably. The role of insurance was also downplayed, although the presence of Nick's accident insurance policy remained an explicit part of Cora's motive in planning his murder.

Postman also uses the theme of the clever insurance investigator. When Cora is acquitted of murdering Nick, her lawyer tells her, "If the insurance company with the smartest detectives in the world couldn't find any evidence of murder, then it's a cinch the D.A. couldn't." The movie, however, omits the detailed agreement among the various insurance companies that's present in the book. (Interestingly, the 1981 remake by playwright David Mamet restores this element of the plot.)

Robert Siodmak's *The Killers* (1946) is admired as one of the finest examples of film noir. It was based on an Ernest Hemingway short story of the same name, in which Ole "Swede" Andreson passively awaits the arrival of two professional hit men who are coming to kill him. Andreson's friend cannot understand why he refuses

to flee, and the reason for his impending death is never explained, except to say that “he must have double-crossed someone.”

The film version, however, includes a very complex back story, told through a series of flashbacks. The young Swede (Burt Lancaster) succumbs to the temptations of Kitty Collins, the *femme fatale* played by Ava Gardner. They participate in a robbery and a series of double crosses. These are eventually unraveled by James Riordan (Edmond O’Brien), an investigator for the Atlantic Casualty Insurance Co., which insured one of the robbery victims. Riordan’s boss gives an eloquent explanation of how the insurance business works and why the role of claim investigators is so important:

The losses in any one year determine the premium to be paid the following. When we pay out in 1940, as we did with Prentiss Hat [the robbery victim], that’s adjusted in our rates for 1941. This is 1946. Our job is to keep our losses at a minimum so that the rates don’t have to go up in 1947. That’s how we serve the public.

The original Hemingway story contains no reference to insurance, so it’s interesting that the writers and director of *The Killers* chose to use an insurance company and its intrepid investigator as the means of investigating the crimes. A private detective like Philip Marlowe might have done the job just as well, but the use of an insurance investigator was surely homage to Edward G. Robinson’s enormously popular portrayal of Barton Keyes in *Double Indemnity*.

Andre de Toth’s *Pitfall* (1948) may be the best portrayal of an insurance employee driven by the drudgery of his job to seek excitement and danger in the arms of a *femme fatale*. The movie tells the story of John Forbes (Dick Powell), whose wife calls him “an average American, backbone of the country.” Forbes is an agent for the Olympic Mutual Insurance Co. who is assigned to recover some stolen property from Mona Stevens (Lizabeth Scott), the girlfriend of an imprisoned criminal. Mona initially despises him, saying, “You’re a little man with a briefcase. You go to work every morning and do as you’re told.” But the two eventually begin an affair, and Mona’s dark apartment with a double bed provides a stark contrast to the whitewashed walls and twin beds of the Forbes home.

Although *Pitfall* features several violent confrontations, including one between Mona and thuggish insurance detective MacDonald (Raymond Burr), it ends on a redemptive note as Forbes reconciles with his wife. In this film, the role of the insurance company is less positive. Although the company acts appropriately in pursuing the recovery of the stolen property, it’s portrayed as a soulless entity that employs either quiet nobodies like Forbes or brutish heavies like MacDonald. The brilliant Barton Keyes is nowhere to be found.

Anatole Litvak’s *Sorry, Wrong Number* (1948) provided another exceptional role for Barbara Stanwyck. Here she plays the part of Leona Stevenson, the bedridden wife of Henry Stevenson, whose only communication with the outside world is by telephone. When her husband is away one night, Leona overhears a crossed-line phone call between two men planning a murder for later that evening. As the story proceeds in real time, measured by the clock on her nightstand, Leona makes a series of calls, and the story reveals itself in one flashback after another. She soon

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realizes that the murder being planned is her own.

Leona isn't an entirely sympathetic character. As a wealthy young woman, she used her fortune to lure Henry away from his true sweetheart, marrying him and forcing him to work in the family pharmaceutical business. As Henry grows tired of the job and of his controlling wife, he becomes involved in criminal activities. When he finds himself in debt and threatened with his life, he agrees to use the expected proceeds of a life insurance policy owned by Leona (who was told by a doctor that she had only a few months to live) to settle the debt. Leona survives too long, however, and Henry is driven to more desperate measures.

There's little direct discussion of insurance in this highly suspenseful movie, but it serves as the driving motive for the crime. Without Leona's insurance policy, there would be no reason for Henry to plan her murder. This device of insurance as a motive for murder lies behind many lesser films, as well, and continues to appear in mystery stories and real-life crimes to the present day.

By the early 1950s, the film-noir tradition slowly began to fade. Although many such films were still being made, they were less creative and ambitious, and many fell into the category of B movies—shorter films with lesser-known casts. Insurance remained a key element, however.

Strange Bargain (1949), for example, tells the story of Malcolm Jarvis, a failing business owner, who decides to commit suicide but asks his employee, Sam Wilson, to help stage the death as a homicide so that he can collect on his insurance policy from Standard Life Insurance Co. Complications ensue.

Roadblock (1951) offers variations on the theme of the insurance employee who falls prey to a *femme fatale* and on the clever insurance investigator who solves the crime. Here it's Joe Peters of the Southwest Indemnity Co. who falls for Diane Morley, a gangster's moll, and who eventually persuades her to leave her former life and marry him. Worried that he'll be unable to support her extravagant tastes, he provides information on shipments of cash insured by his company to Diane's former criminal associates, who carry out a robbery and pay Joe a third of the proceeds. When a fellow insurance investigator unravels the crime, including Joe's involvement, Joe meets an unhappy end at a police roadblock.

Roadblock is an undeservedly forgotten film, but the same cannot be said for *A Life at Stake* (1955), which wallows in well-earned obscurity. This film is so bad that it's practically a parody of film noir. Not even its detailed insurance content offers redemption, except perhaps as comic relief. In this film, contractor Edward Shaw enters a business relationship with the young and beautiful Doris Hillman (Angela Lansbury), who is married to an old and wealthy husband. Doris insists that Edward take out an insurance policy that will pay the business if he should die:

My husband was very specific about the insurance—key man, it's called. . . . You know, life insurance carried by the corporation to protect all the money that's invested in it. Just in case.

In an unintentionally humorous scene, Doris and Edward negotiate the amount while necking in his car. "\$200,000, mmm..., \$150,000, mmm....," etc. Eventually, a policy for \$175,000 is pur-

chased from National Life of California, and it isn't long before mysterious accidents begin to happen to Edward. Every mention of insurance, every automotive failure, and every drugged beverage is accompanied by a sudden burst of ominous music. *Double Indemnity* it's not.

The films described here are not the only ones of the period to feature insurance, and with a bit of practice, one gains an ear for likely titles: *Paid to Kill*, *Counterplot*, etc. Indeed, the era of film noir, beginning with *Double Indemnity*, was a golden age for insurance in American film.

Film noir was, in many ways, a reaction to the comedies of the 1930s that offered escape to a world of wealth and fantasy during the Great Depression. Following the horrors of World War II, the country's mood had changed, and filmgoers were eager for tales that showed the dark and complex side of life. Criminals might perform unspeakable acts, but they were also everyday people with understandable motives, and in film noir they told their stories firsthand. There were two sides to every story.

Likewise, it was only in film noir that the subject of insurance achieved full respect for its importance and complexity. Life insurance policies in film noir provided important security, but they also served as a motive for crime. Insurance companies tracked down criminals and upheld the law, but they acted in their own financial interest by doing so. Even the dimwitted Doris in *A Life at Stake* knew the workings of key-man coverage and exactly how she could profit from it.

Sadly, this golden age has come to an end. Present-day filmmakers favor conspiracy theories and political themes, so insurance companies and their employees are now cast primarily as cartoonish villains determined to mistreat their customers. *The Rainmaker* and *Sicko* are just two such examples. The texture and complexity of film noir have been left far behind. It's enough to make one long for a simple murder-for-profit. ●

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