



Swiss Re
Institute

Genomic Medicine

Launching our latest R&D publication

Dr. Christoph Nabholz, Head R&D Life & Health, 7 Nov 2017

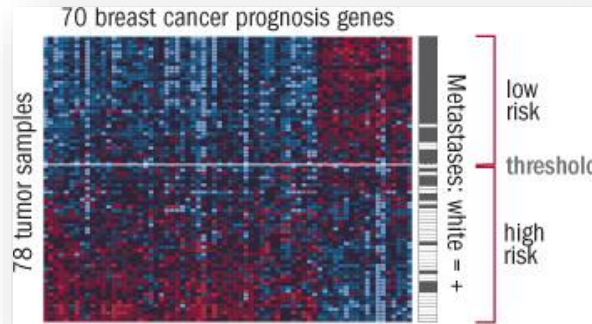
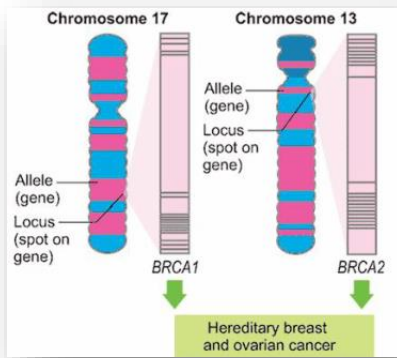
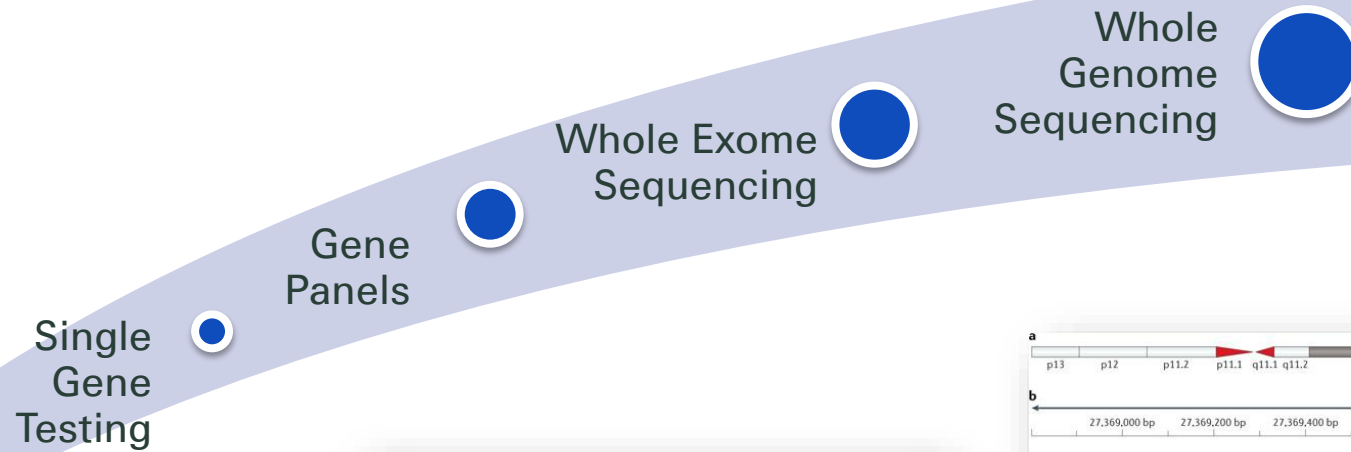
Key facts about genomic medicine in clinical practice

Genomic medicine in medical practice

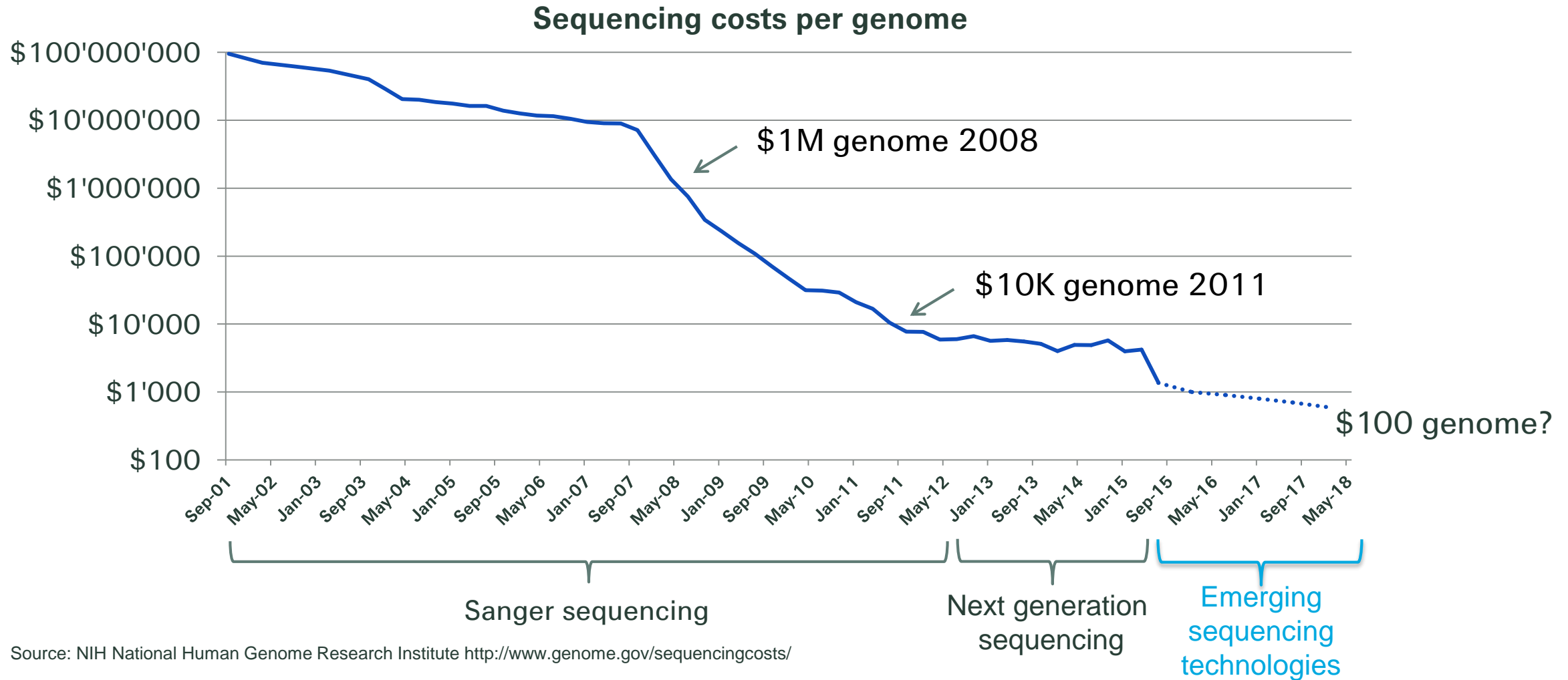
Vincent Mooser, Jacques Fellay (CHUV University Hospital, Lausanne)

Number of letters (nucleotides) in the human genome	4 (A, C, T, G)	Number of genes in the human genome	20 000
Size of the human genome	3.2 billion letters, corresponding to the size of 1000 bibles	Number of rare diseases due to a single gene defect	5000
Size of the coding portion of the human genome (exome)	40 million base pairs / 1.5% of the size of the genome	Cumulative prevalence of patients affected by rare diseases in the population	10%
Portion of individual genome shared with reference genome	99.9%	Number of highly penetrant clinically actionable genes ⁴	59
Number of variants in individual genomes (compared to a reference genome)	4 million	Cumulative prevalence of carriers of highly penetrant clinically actionable mutations ⁵	3.5%
Cumulative number of variants identified in 10000 genomes sequenced ³	150 million	Risk increase for coronary artery disease among quintile of the population with highest genetic score based on common variants, compared to lowest quintile ⁶	1.9 (90% increase)
Costs of sequencing 1 human genome between 1990 and 2001	USD 2.5 B	Number of drugs with pharmacogenetic/genomic in FDA label*	170
Costs of sequencing 1 human genome in 2016	USD 1000	Number of pharmacogenomic applications with proven clinical utility (outside oncology) ⁷	2
Number of PubMed hits while querying for	Query on Jan 5th, 2017 (number of hits for years 2014–2016)		
– “Precision medicine”	– 11 230 (5 835)		
– “Personalized medicine”	– 8 343 (4 604)		
– “Genomic medicine”	– 5 941 (3 688)		
– “Pharmacogenomic”	– 15 773 (3 469)		

Rapid evolution of genetic testing technologies observed since the human genome sequence in 2003



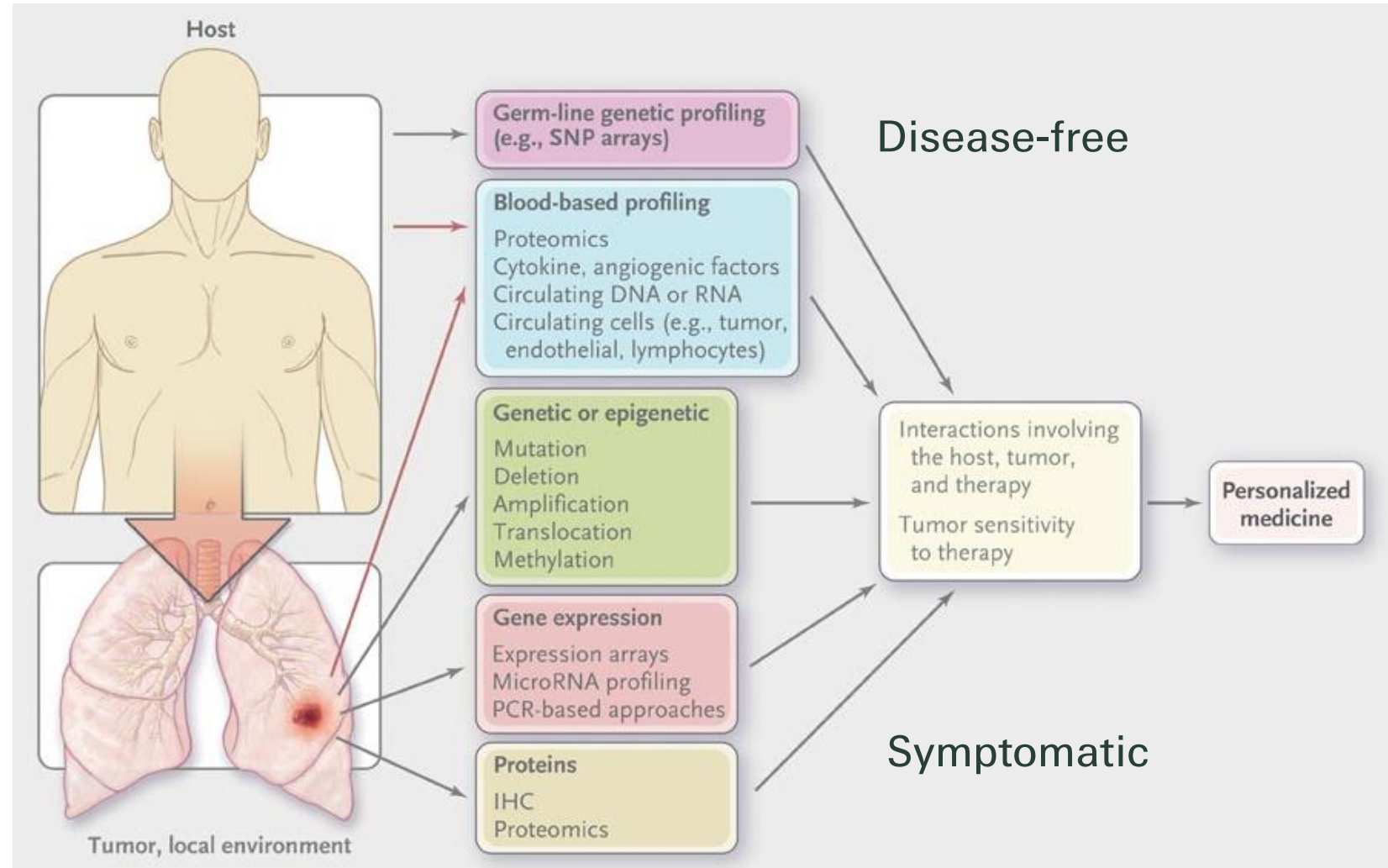
Full genome sequencing has become affordable



Molecular-profiling has become key to the development of personalised therapy

Personalised medicine

Understanding of genetic variability between individuals and using such personalised information for targeted healthcare

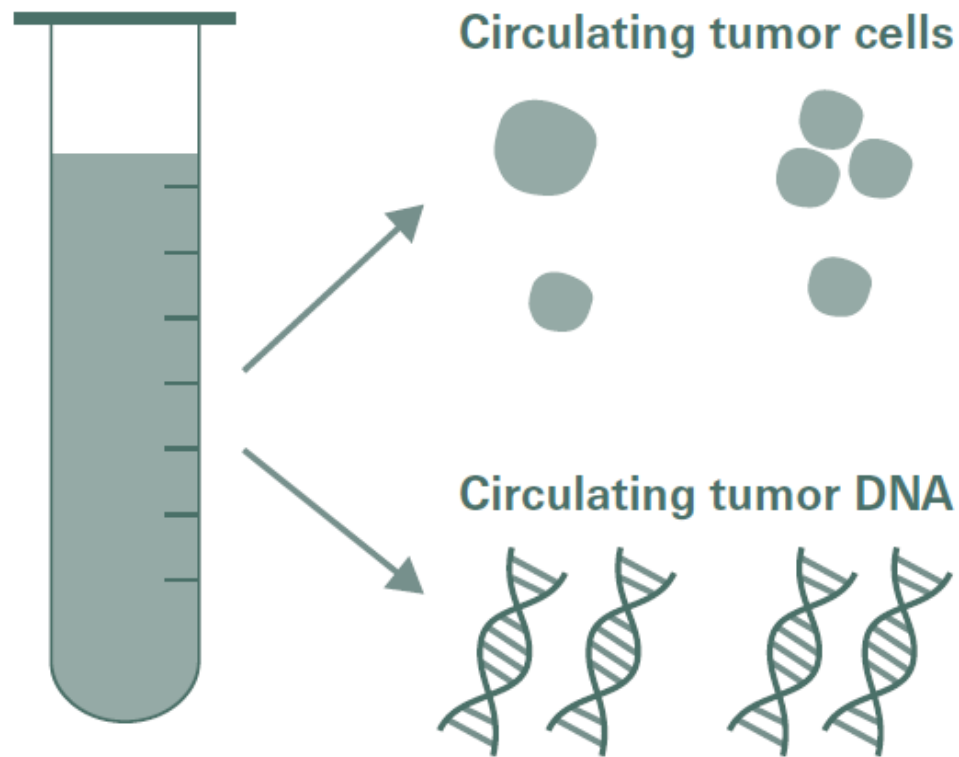


Source: Herbst R et al.
N Engl J Med
2008; 359: 1367

Liquid biopsy is a novel cancer blood test that has the potential to revolutionize cancer care and provide personalized therapy guidance

Liquid biopsy in Oncology

Nicola Aceto (University of Basel)



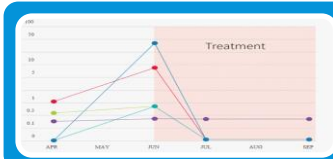
Key applications

- CTC counts for good vs bad prognosis assessment
- Ex vivo culture and testing of drug susceptibility
- Molecular analysis for patient stratification
- Understanding the biology of the metastatic process

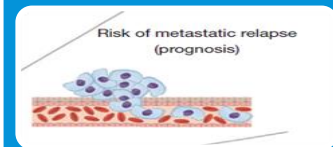
Key applications

- Quantification of minimal residual disease
- Patient stratification
- Companion diagnostic / treatment eligibility
- Early cancer detection

Liquid biopsy provides the molecular understanding of the cancer and provides the hope to better manage cancer treatment through:



Real-time monitoring of treatment responses and resistance to therapy



Detecting cancer relapse



Development of targeted therapies



Stratification and therapeutic decision making

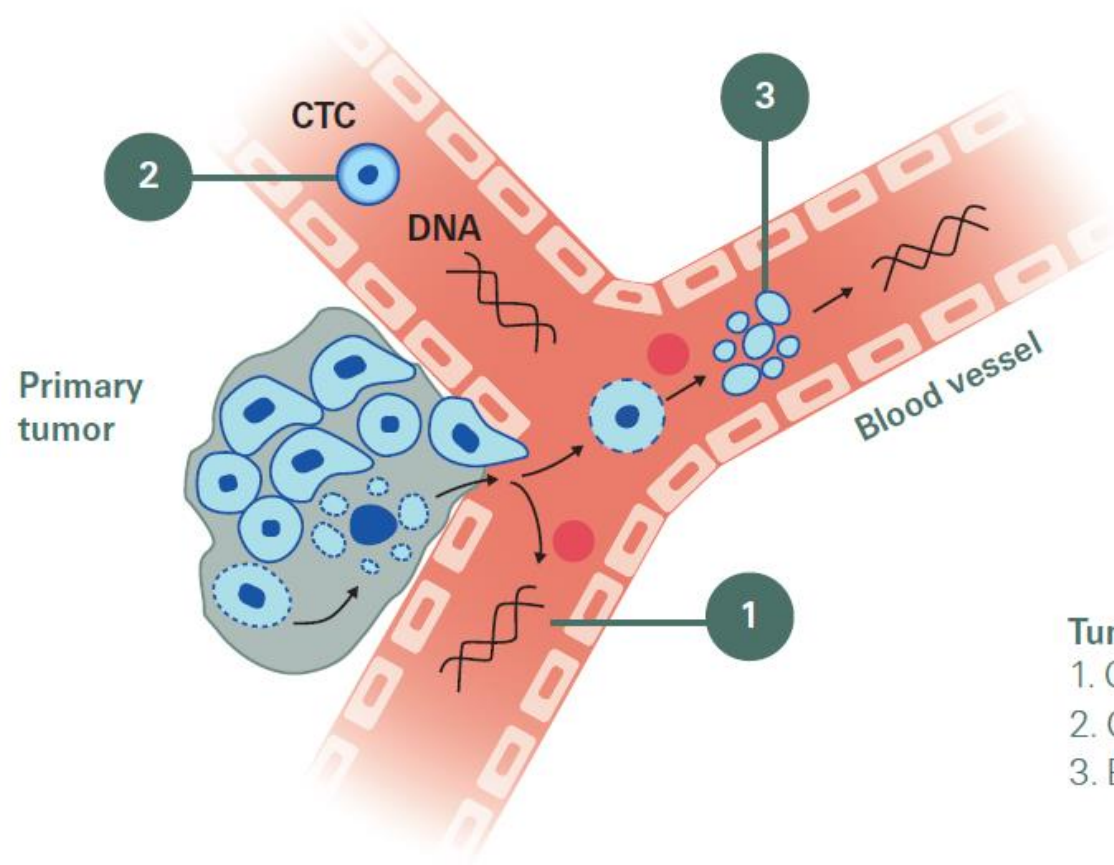


Better understanding of tumour evolution

Used as a cancer screening tool liquid biopsy has the potential to lead to overdiagnosis and impact cancer products

Liquid biopsy – a new blood test for cancer challenges the insurance industry

Giselle Abangma, Christoph Nabholz, Florian Rechfeld, John Schoonbee (Swiss Re)



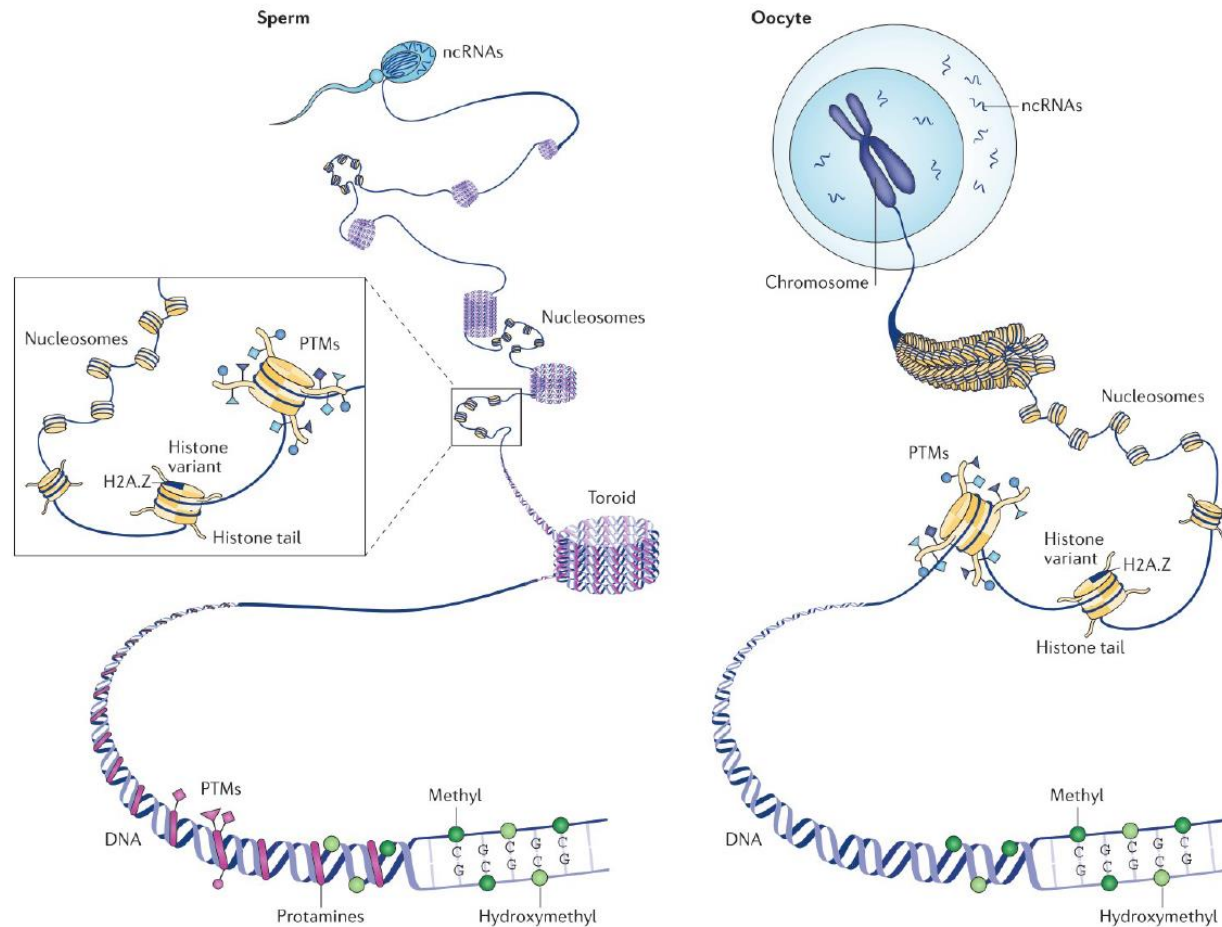
Tumor biomarkers in blood

1. Cell-free DNA (cfDNA)
2. Circulating tumor cells (CTCs)
3. Exosomes and micro vesicles

Heritable modification of the genome that does not change the DNA sequence

Transgenerational epigenetic inheritance: a paradigm shift in biology and medicine

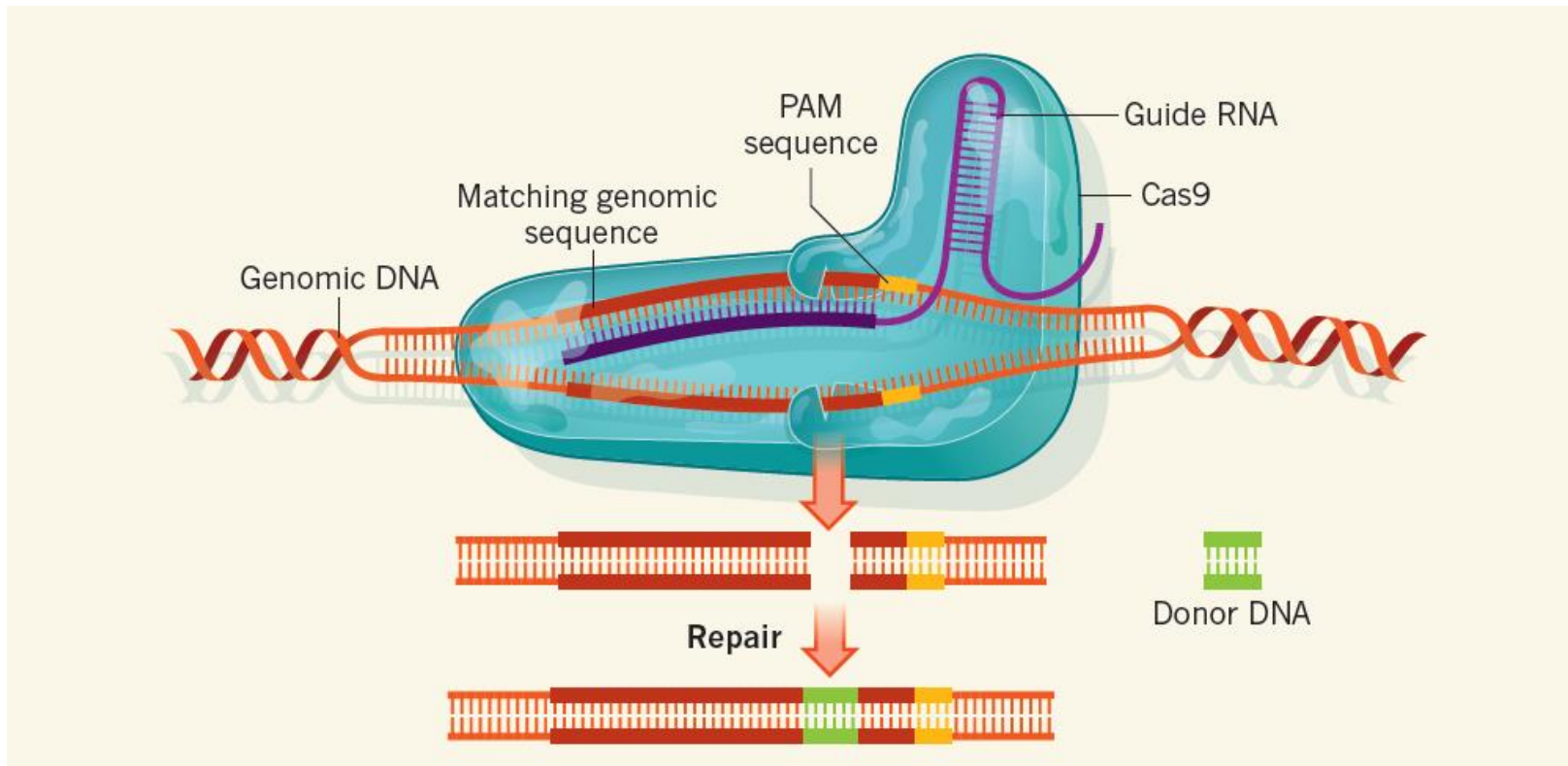
Johannes Bohacek, Isabelle Mansuy (ETH and University of Zurich)



Gene editing could be used to cure genetic disease but is it ethical?

CRISPR – hacking the biological hard drive

Thomas Wildhaber, Séverine Rion, Christoph Nabholz (Swiss Re)



Human gene manipulation – Hopes and Fears



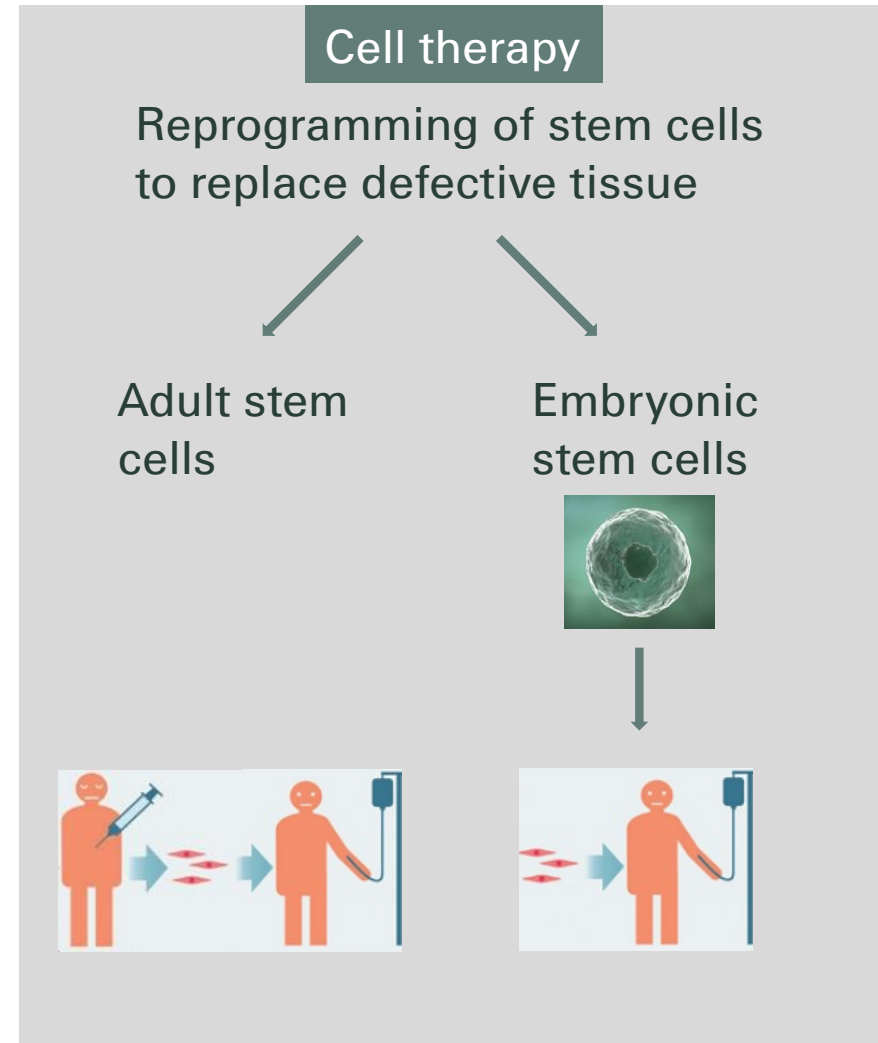
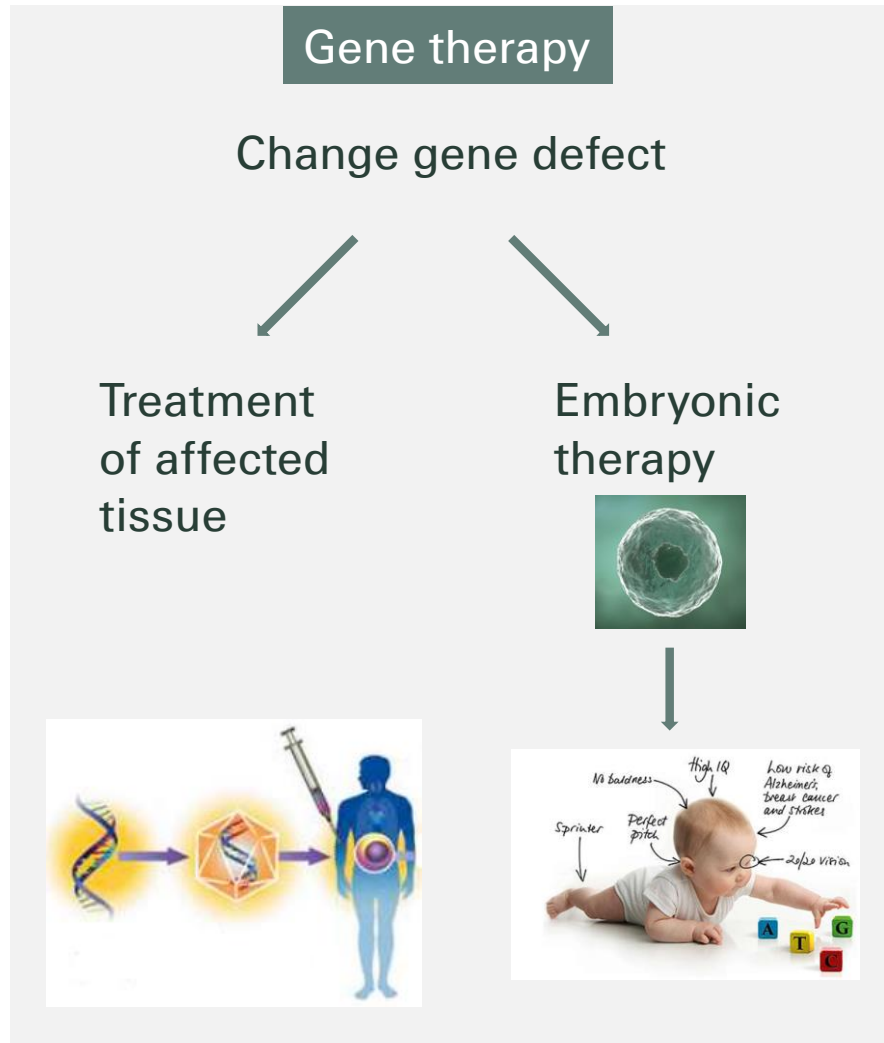
Big Hope:

- Cure of genetic diseases

Big Fear:

- Designer baby

Therapeutic approaches



International law – Embryonic stem cell research

Country	Research permitted / prohibited	Country	Research permitted / prohibited
Australia	✓	Japan	✓
Canada	✓	Netherland	✗
Denmark	✓	Norway	✗
China	✓	Poland	✗
France	✗ highly restricted	Singapore	✓ no specific law
Germany	✗	South Korea	✓
Iceland	✓	Spain	✓
India	✓	USA	(✓) no gov. funding
Italy	✗	UK	✓

Insurance impact

Casualty

- Biohacking
 - Modified organisms may escape and lead to ecosystem impact
- Genetic Modified Organism
 - Regulatory restriction may lead to food recall
- Medical malpractice
 - Fatalities and health consequences may lead to liabilities

Life & Health

- New promising high tech therapies
 - Small patient groups with very high cost to health care system
- Risk of developing diseases
 - Good genes turn into bad ones and cause devastating diseases e.g. cancer
- Enhanced life span
 - Higher life expectancy will have pricing implications to pension, life insurance and disability insurance



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