

The Downturn in Life Expectancy and the Development of New Technology to Assess Lifespan

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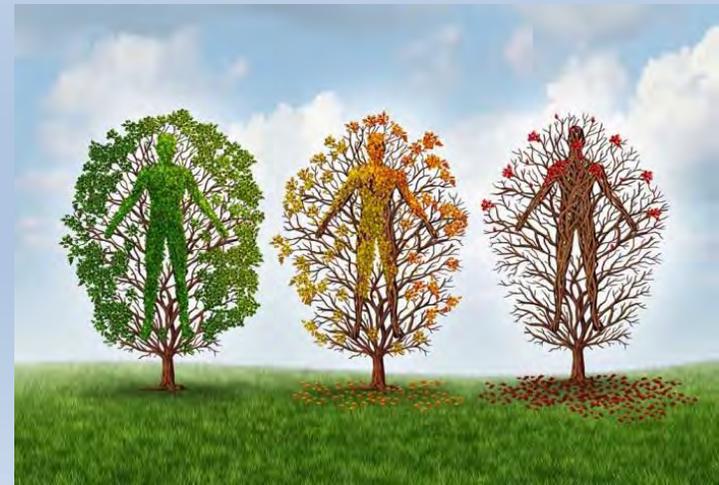
Scientific Advisory Board, American Federation for Aging Research and PepsiCo

CFA/CDP Forum

Designing Better Retirement Solutions

Nov 28, 2017

sjayo@uic.edu



Aging, longevity,
mortality, and
forecasting as
seen through a
different lens.



Not everything is
as it seems





**Which population
subgroup in the
U.S. has the highest
life expectancy at
birth?**

White Females

Asian Females

Hispanic Females

Black Females





Which population subgroup experienced one of the most dramatic sustained declines in adult life expectancy in recorded human history?

Males in Mozambique at the dawn of the HIV epidemic

Cuban males after the fall of the Soviet Union

U.S. White Females with less than 12 years of education

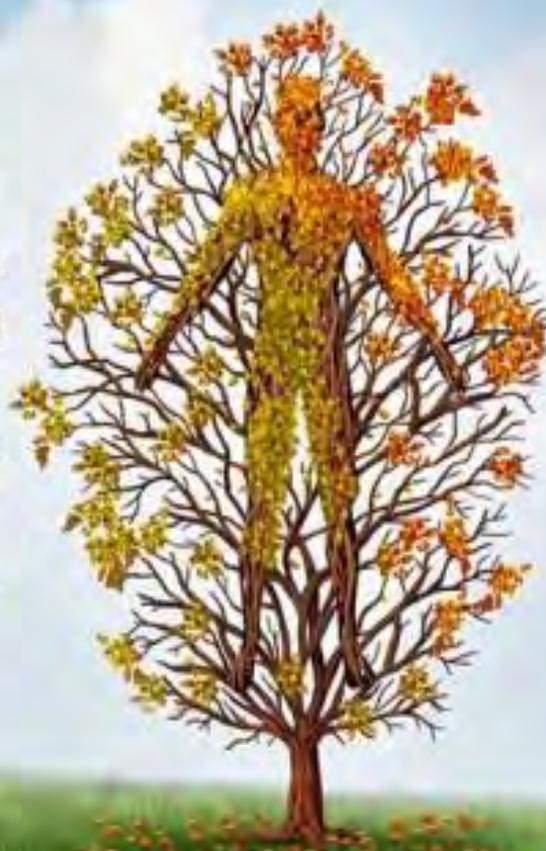
The U.S. during the 1918 influenza pandemic



Is there a genetically driven program that causes us to age, grow old and die at a prescribed time?



Yes



No



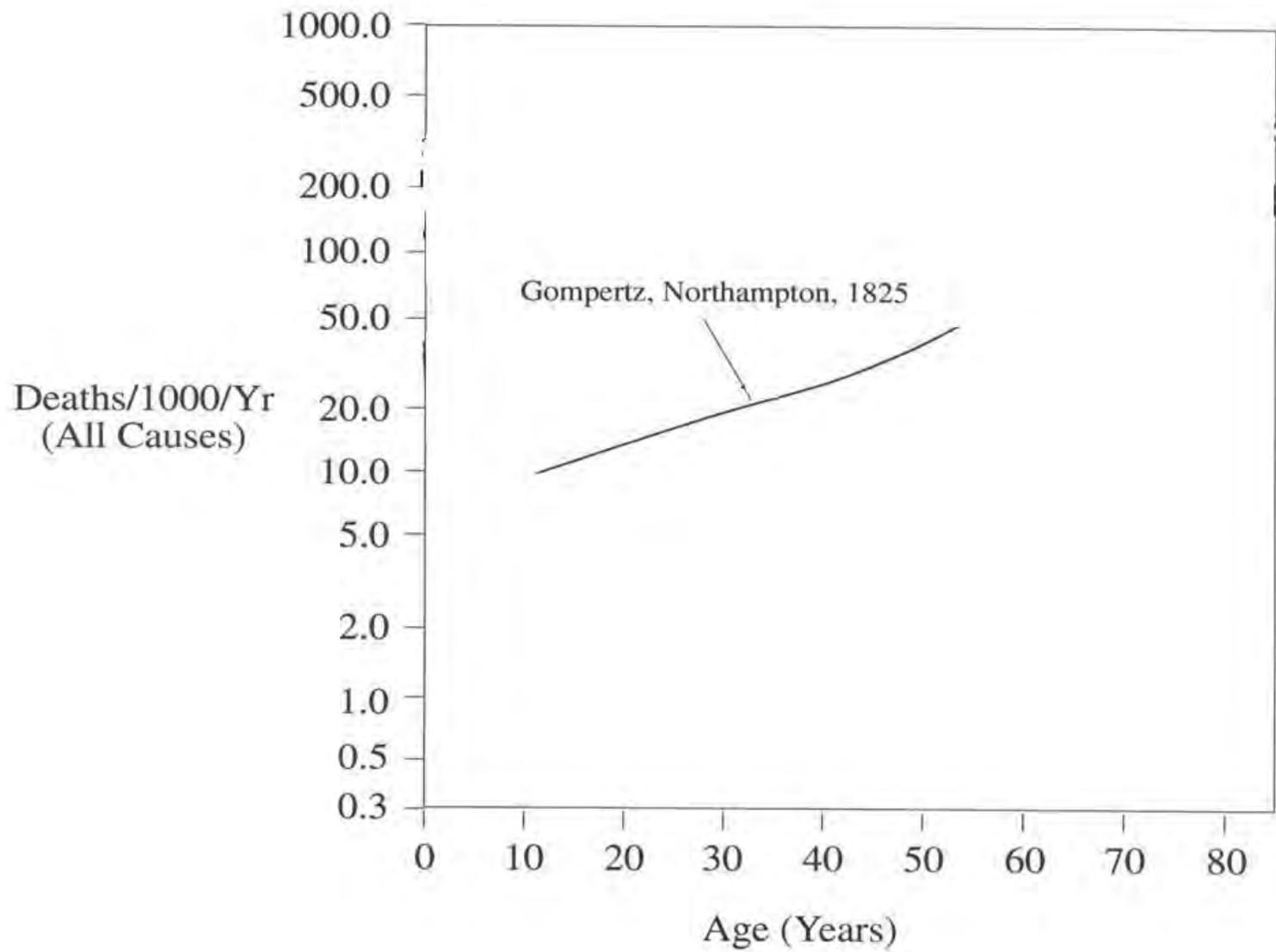
Why do we age and live as long as we do?

How much longer can we live?

Forthcoming breakthroughs in aging science?

Technological breakthrough in predicting lifespan!

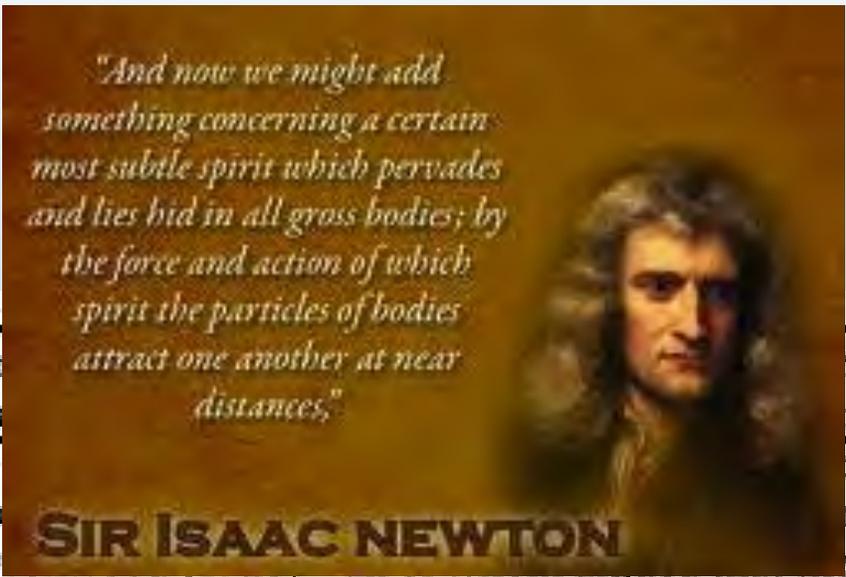




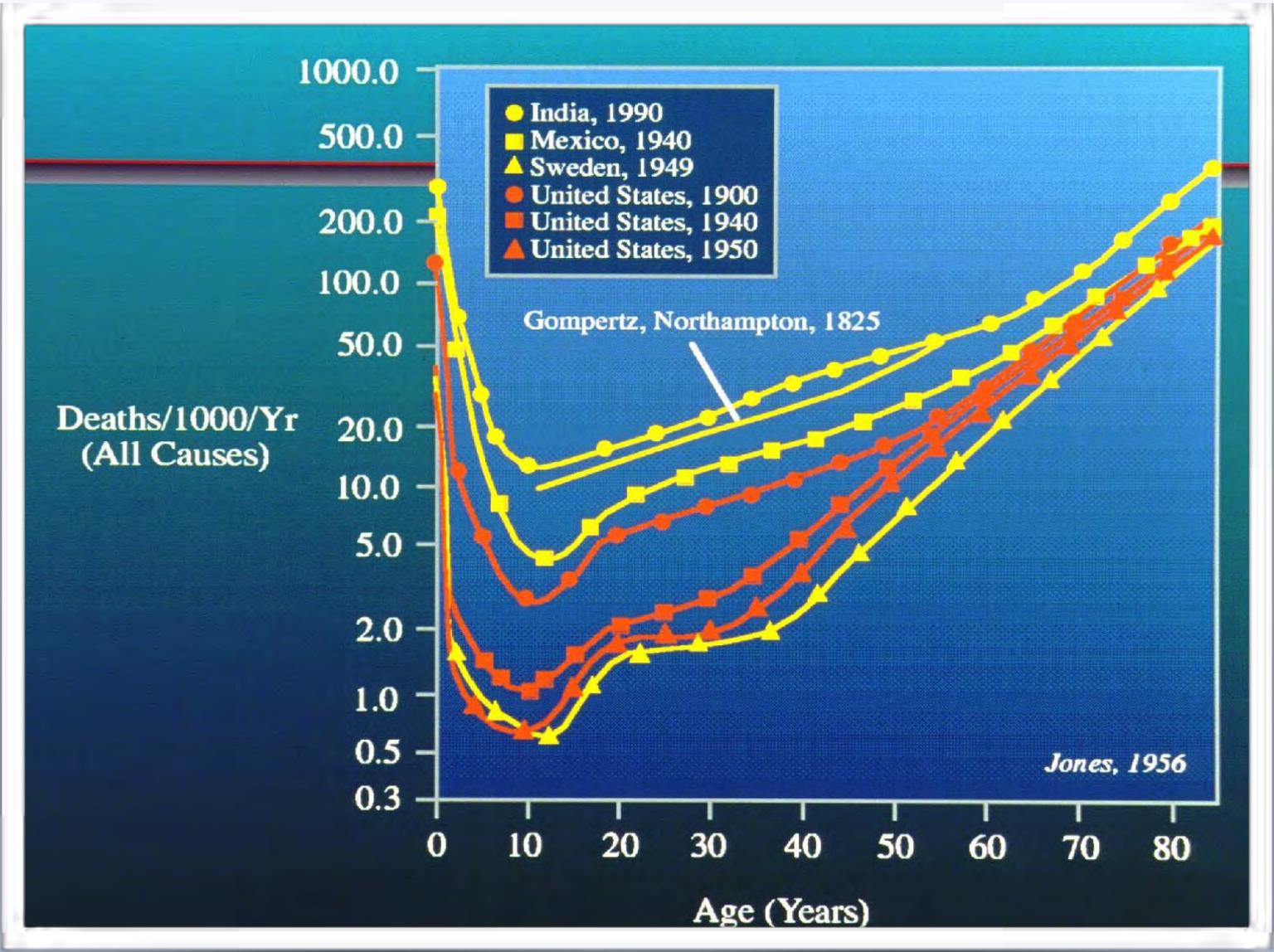
separated Gompertz's work from the biological explanation of mortality. Gompertz endeavored to extend the work of Newton. The work of Gompertz led to the actuarial science of the late 19th century (1919), and Gompertz's law of mortality was biological principles in addition to its traditional role as a working tool for actuaries. The "law of mortality," was originally developed as an actuarial tool with a focus exclusively on human mortality, but enhanced by modest speculation about the biology of aging.

1687, Newton's Law of Universal Gravitation

to provide a biological explanation of this law of mortality, I have endeavored to extend the work of Newton. The work of Gompertz led to the actuarial science of the late 19th century (1919), and Gompertz's law of mortality was biological principles in addition to its traditional role as a working tool for actuaries. The "law of mortality," was originally developed as an actuarial tool with a focus exclusively on human mortality, but enhanced by modest speculation about the biology of aging.



Gompertz (1825) – summarized in Olshansky and Carnes (1997) Ever Since Gompertz



The Bridge of Life



The Chances of Death by Karl Pearson (1897)

**Why does death occur
with such regularity?**

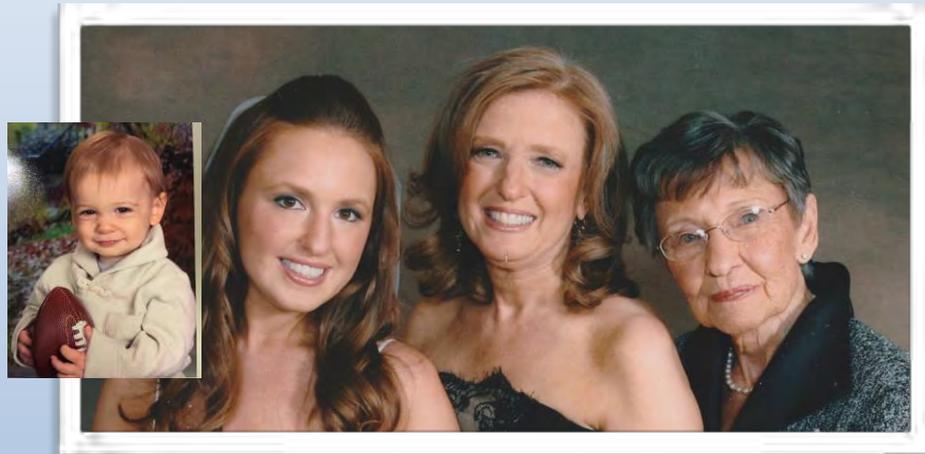
"Nothing in biology makes sense except in the light of evolution."



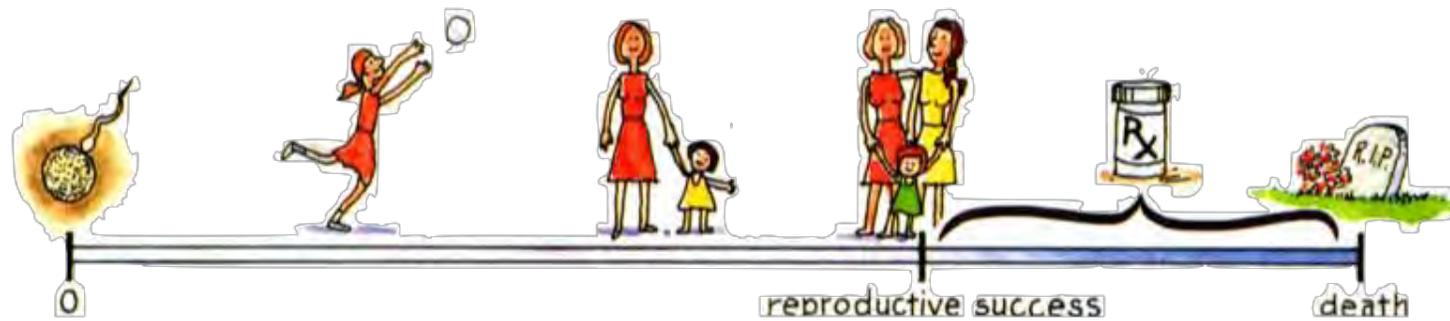
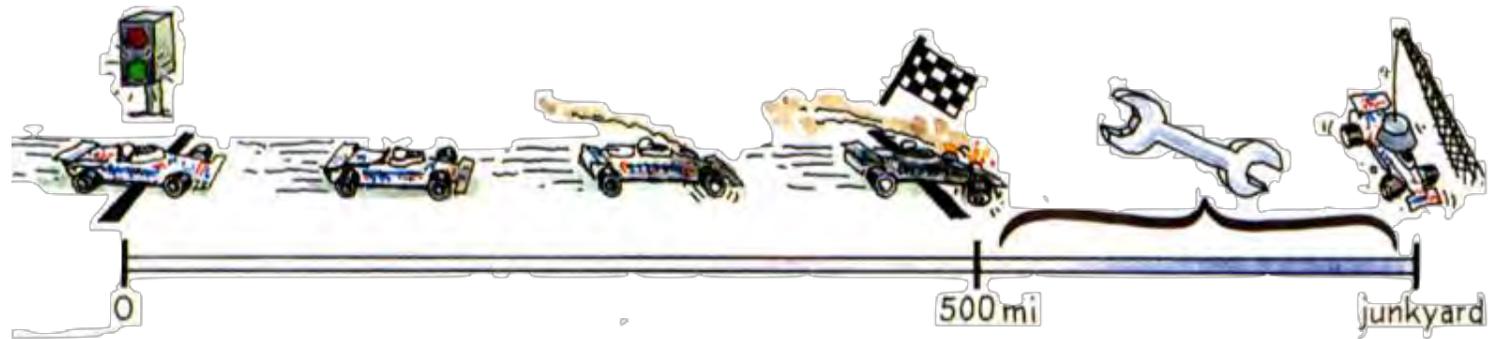
Theodosius Dobzhansky

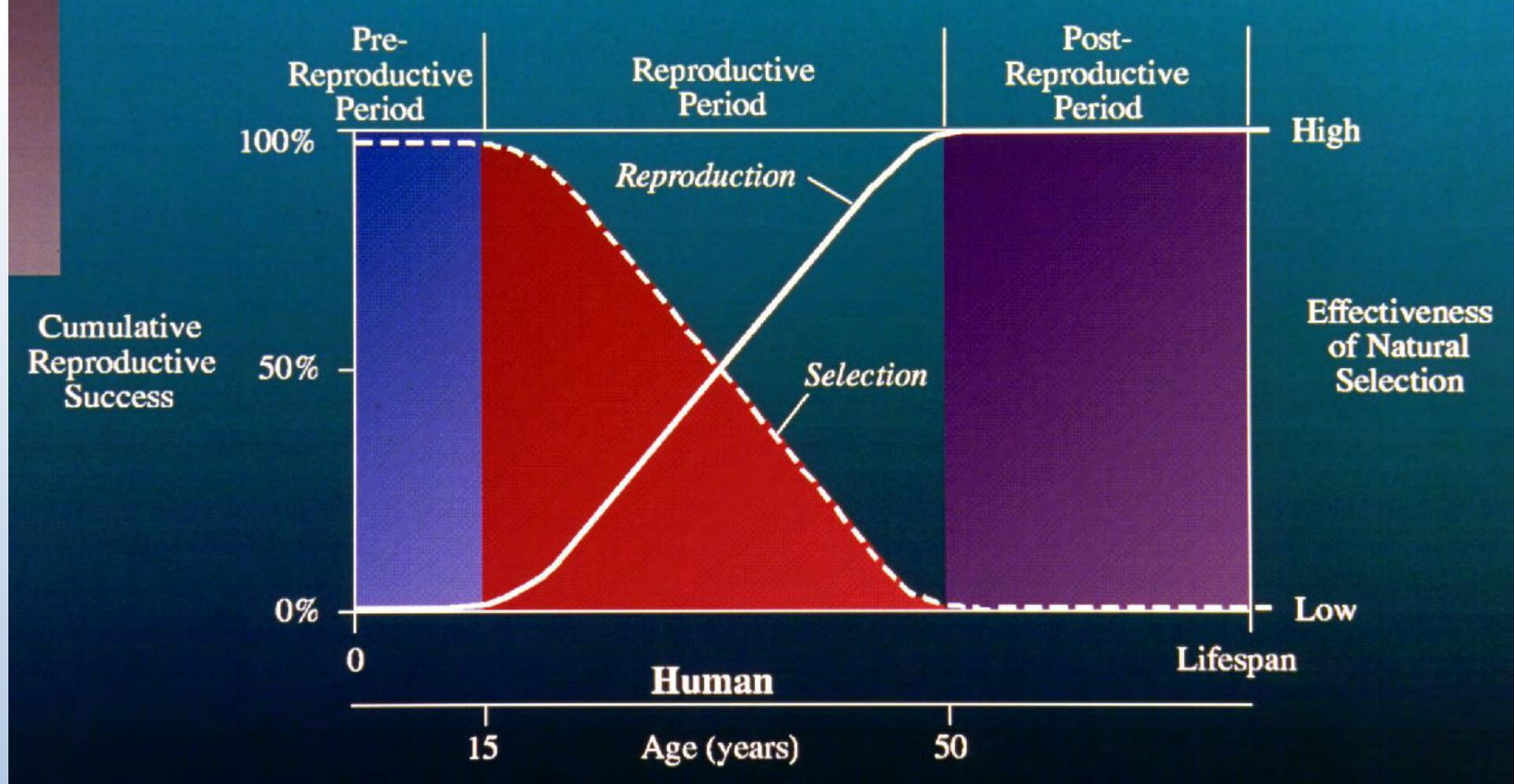
The American Biology Teacher, March 1973

WHY Do We Age and Live as Long as We Do?









There is a remarkable consistency to the timing of death across species.

Duration of life is calibrated to the onset and length of a species' reproductive window.

1,000 days
mouse



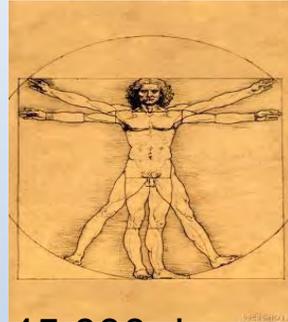
5,000 days
dog



26,000 days
elephant



45,000 days
Human (max)
29,000 (avg)



55,000 days
sea turtle



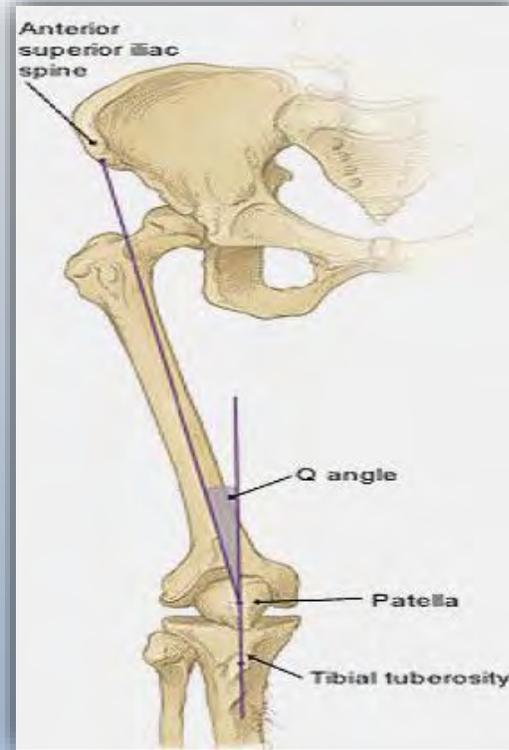
77,000 days
bowhead whale



146,000 days
Greenland shark



Although there is no genetic program that limits how fast humans are capable of running, there are nevertheless biomechanical constraints on running speed.



Although there is no genetic program that limits the duration of life, there are nevertheless biomechanical constraints on the functioning of body parts that influence how long we live.

Aging or senescence
is an accident of surviving
beyond the biological warranty
period for living machines

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Why We Walk
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SHARED OUR WORLD

The Reasons for
SKIN COLORS

If Our Bodies Were
BUILT TO LAST



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If Humans Were Built To Last

S. Jay Olshansky, Ph.D.
Bruce A. Carnes, Ph.D.
Robert N. Butler, M.D.

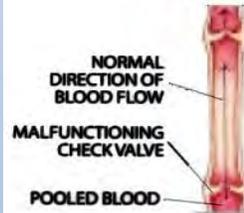
Flaws

BONES THAT LOSE MINERALS AFTER AGE 30
Demineralization makes bones susceptible to fractures and, in extreme cases, can cause osteoporosis (severe bone degeneration), curvature of the spine and "dowager's hump"

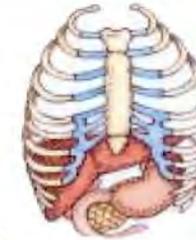
FALLIBLE SPINAL DISKS
Years of pressure on the spongy disks that separate the vertebrae can cause them to slip, rupture or bulge; then they, or the vertebrae themselves, can press painfully on nerves

MUSCLES THAT LOSE MASS AND TONE
Such atrophy can impede all activities, including walking. In the abdomen, hernias can arise as the intestines (always pulled by gravity) protrude through weak spots in the abdominal wall. Flaccid abdominal muscles also contribute to lower-back pain

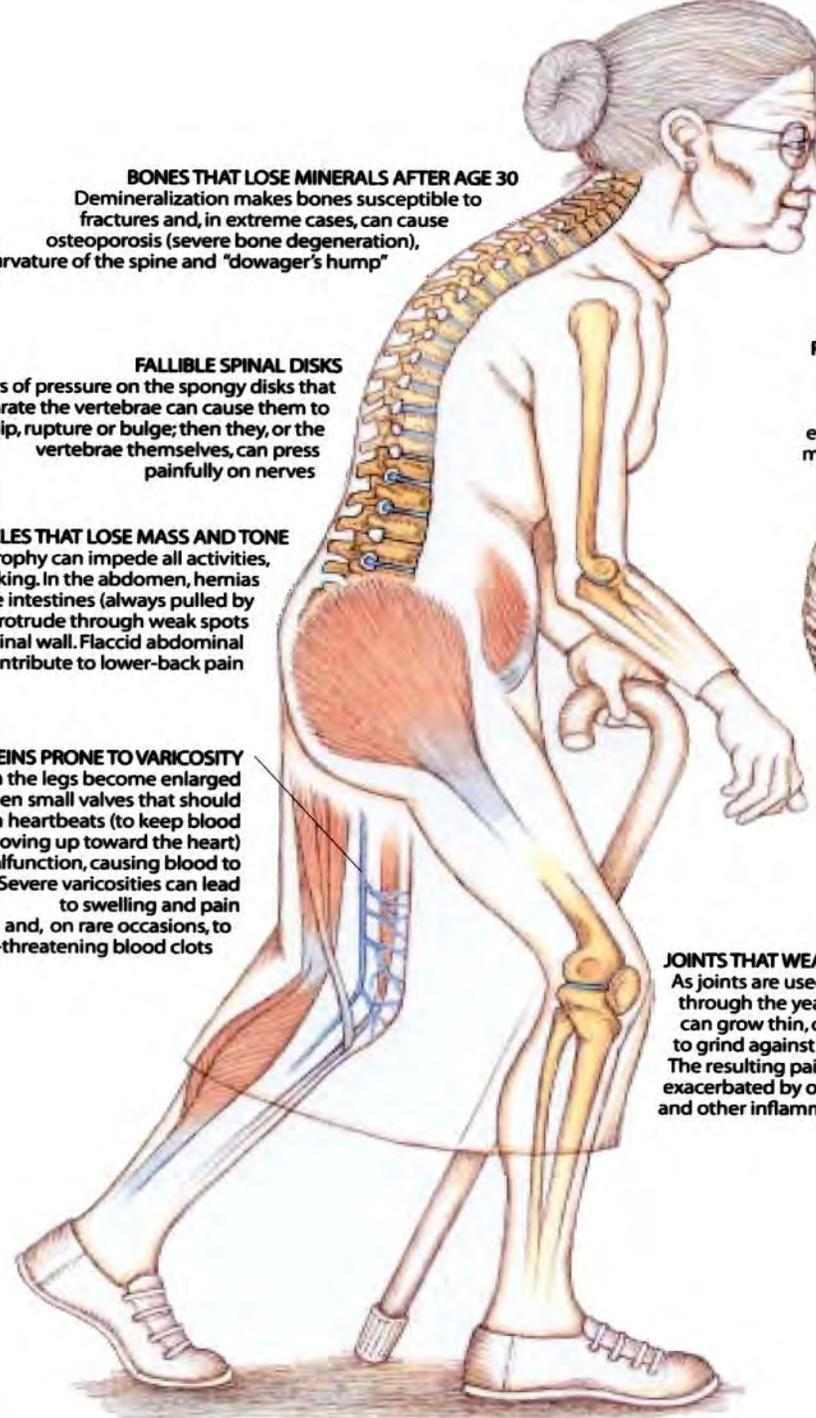
LEG VEINS PRONE TO VARICOSITY
Veins in the legs become enlarged and twisted when small valves that should snap shut between heartbeats (to keep blood moving up toward the heart) malfunction, causing blood to pool. Severe varicosities can lead to swelling and pain and, on rare occasions, to life-threatening blood clots



RELATIVELY SHORT RIB CAGE
Current cage does not fully enclose and protect most internal organs



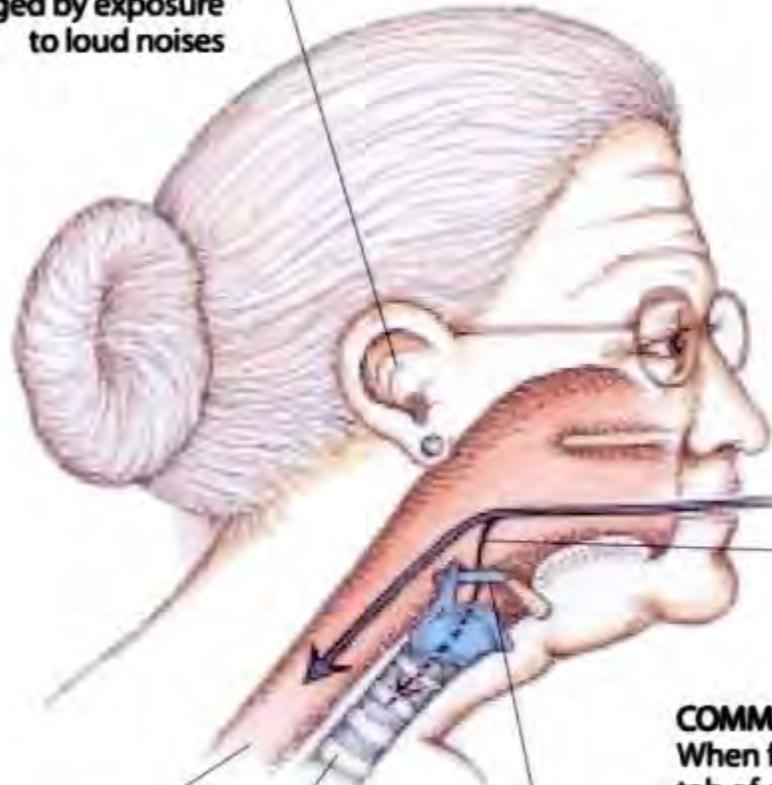
JOINTS THAT WEAR
As joints are used repetitively through the years, their lubricants can grow thin, causing the bones to grind against each other. The resulting pain may be exacerbated by osteoarthritis and other inflammatory disorders



Flaws

EAR WITH FRAGILE TRANSMITTERS

Hair cells of the inner ear, which relay sound information to the brain, become damaged by exposure to loud noises

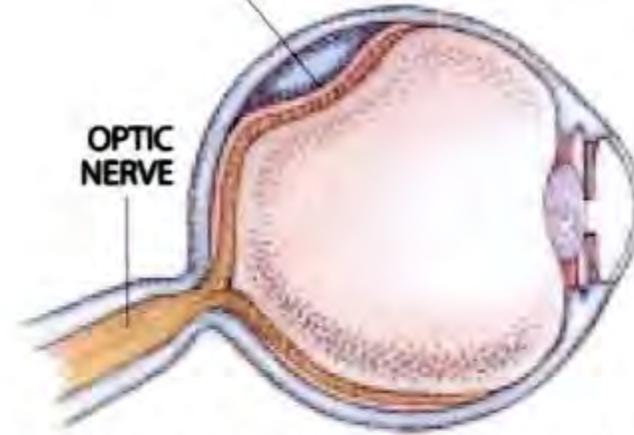


ESOPHAGUS

TRACHEA

EPIGLOTTIS

DETACHED RETINA



OPTIC NERVE

WEAK LINK BETWEEN RETINA AND BACK OF EYE

This frail connection exists in part because the optic nerve, which carries visual signals from the retina to the brain, connects to the retina only from the inside of the eye, not from the back

UNWANTED FLOW OF FOOD

COMMON UPPER PASSAGEWAY FOR FOOD AND AIR

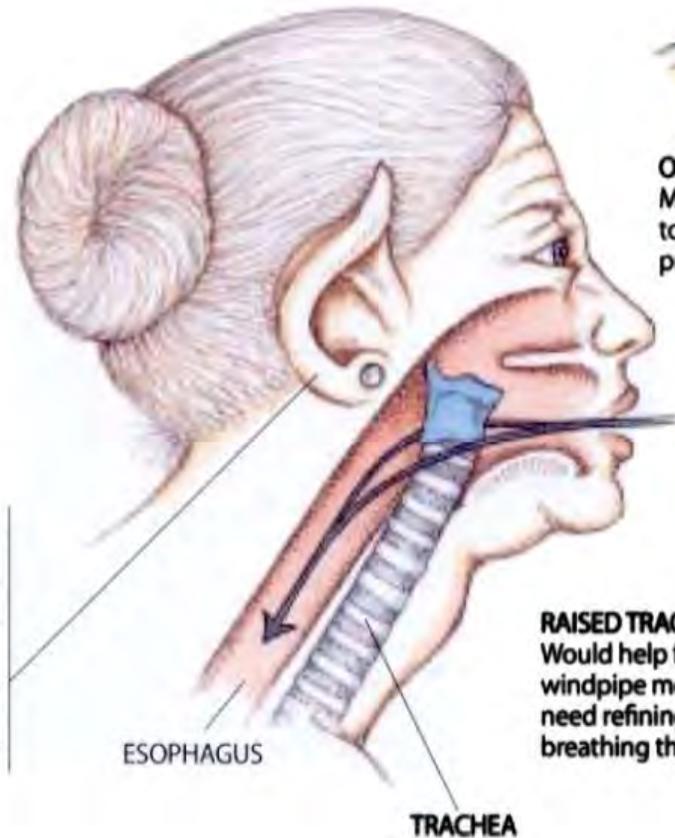
When food travels toward the esophagus, a flaplike tab of cartilage (the epiglottis) closes off the trachea, or windpipe. A progressive loss of muscle tone with age decreases the tightness of the seal, raising the risk of inhaling food or drink

on the back of the eye,
 ng to blindness.
 ny of those problems
 d be difficult to design
 ; but the squid eye sug-
 an arrangement that
 l have reduced the like-
 d of retinal detach-
 . A few anatomical
 ks could also have pre-
 d hearing in the elderly.
 optimal design of the
 r respiratory and diges-
 systems makes choking
 er risk for older peo-
 l simple rearrangement
 d have fixed that prob-
 albeit at the cost of se-
 trade-offs.

Fixes

ENLARGED, MOBILE OUTER EAR
 Would collect sound with greater
 efficiency, to compensate for
 internal breakdowns

**MORE PLENTIFUL AND
 DURABLE HAIR CELLS**
 Would preserve hearing longer



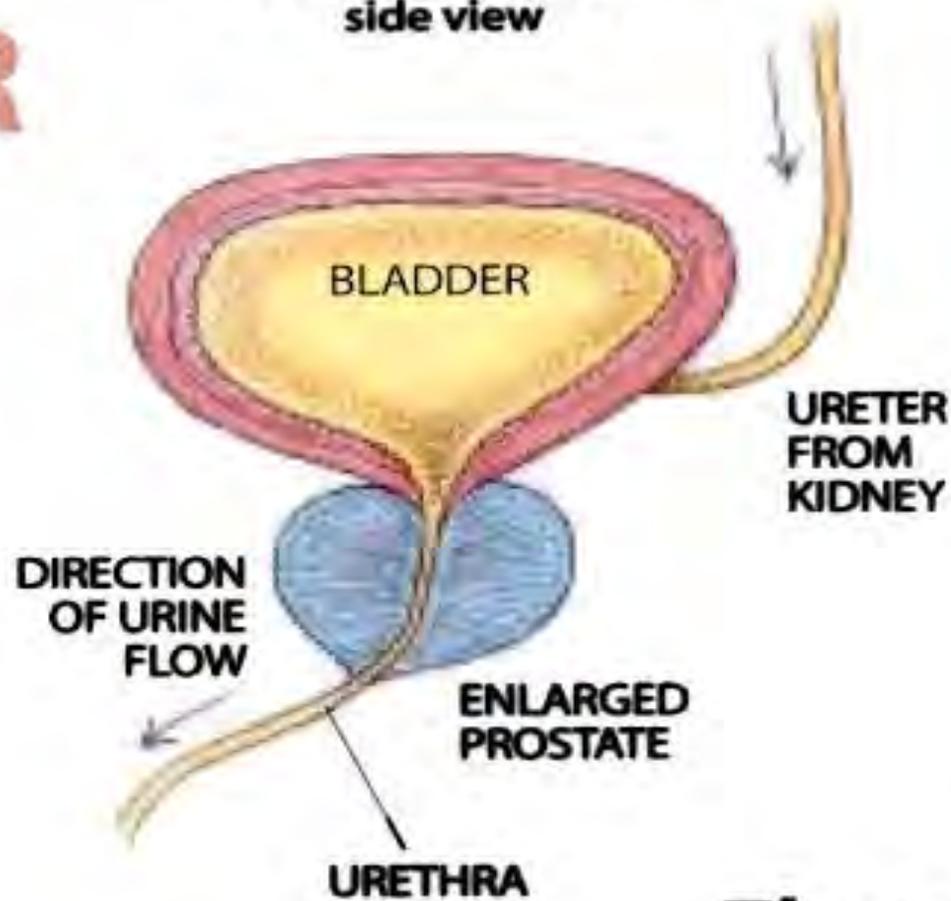
**SAFER FLOW
 OF FOOD**

RAISED TRACHEA
 Would help food and drink to bypass the
 windpipe more effectively. This design would
 need refining, though, because it would disrupt
 breathing through the mouth and the ability to speak



RETINA
OPTIC NERVE ATTACHED TO BACK OF RETINA
 Might stabilize the retina's connection
 to the back of the eye, helping to
 prevent retinal detachment

MALE PROSTATE side view



Flaw

URETHRA PRONE TO CONSTRICTION

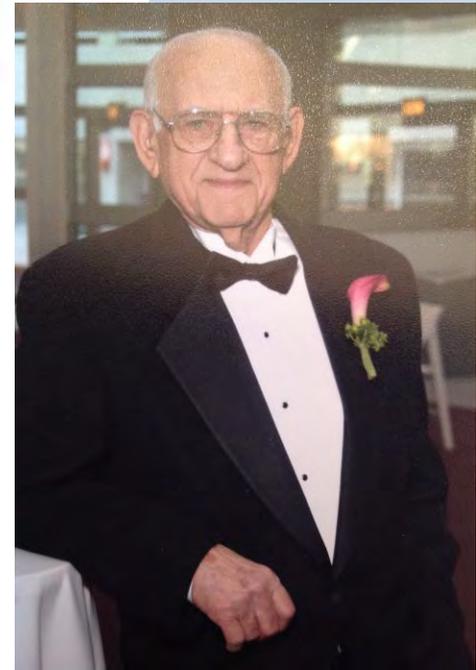
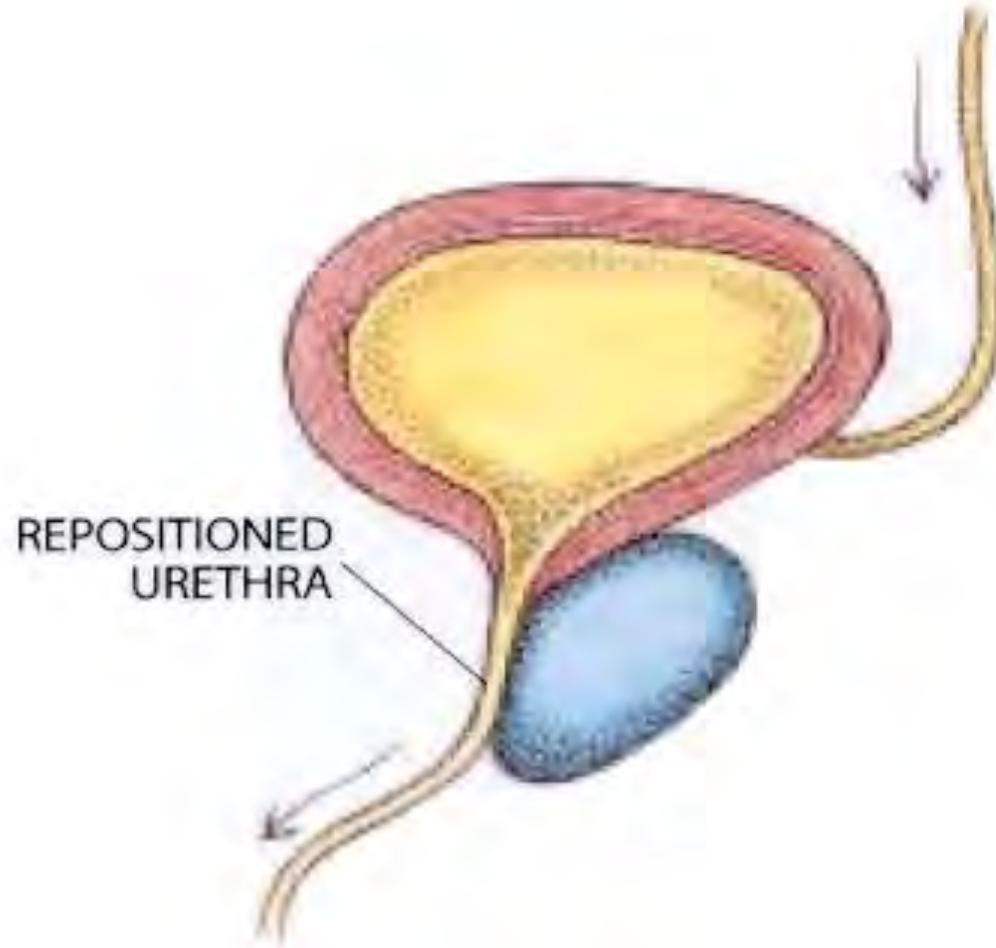
The prostate becomes enlarged in one of every two males at some point in their lives.

As it grows, it squeezes the urethra, potentially obstructing the flow of urine.

Total obstruction can be fatal

Fix

URETHRA HUGGING OUTSIDE OF PROSTATE
Would not be squeezed if the prostate became enlarged



Fixes

SHORTER STATURE
Would provide a lower center of gravity, perhaps preventing the falls that often fracture demineralized bones

CAGE WITH ADDED RIBS
Could help prevent hernias and other problems by holding organs in place more effectively



FORWARD-TILTING UPPER TORSO
Would relieve pressure on vertebrae, thereby lessening the risk of ruptured or slipped disks, which contribute, along with weakening abdominal muscles, to lower-back pain

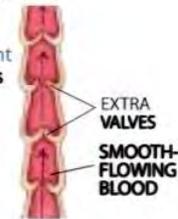
CURVED NECK WITH ENLARGED VERTEBRAE
Would counterbalance the tilted torso and enable the head to stay up and face forward

THICKER DISKS
Would resist destructive pressures

EXTRA MUSCLES AND FAT
Would add weight on the bones, which would help counter the effects of demineralization; they would also cushion bones against breaking during falls

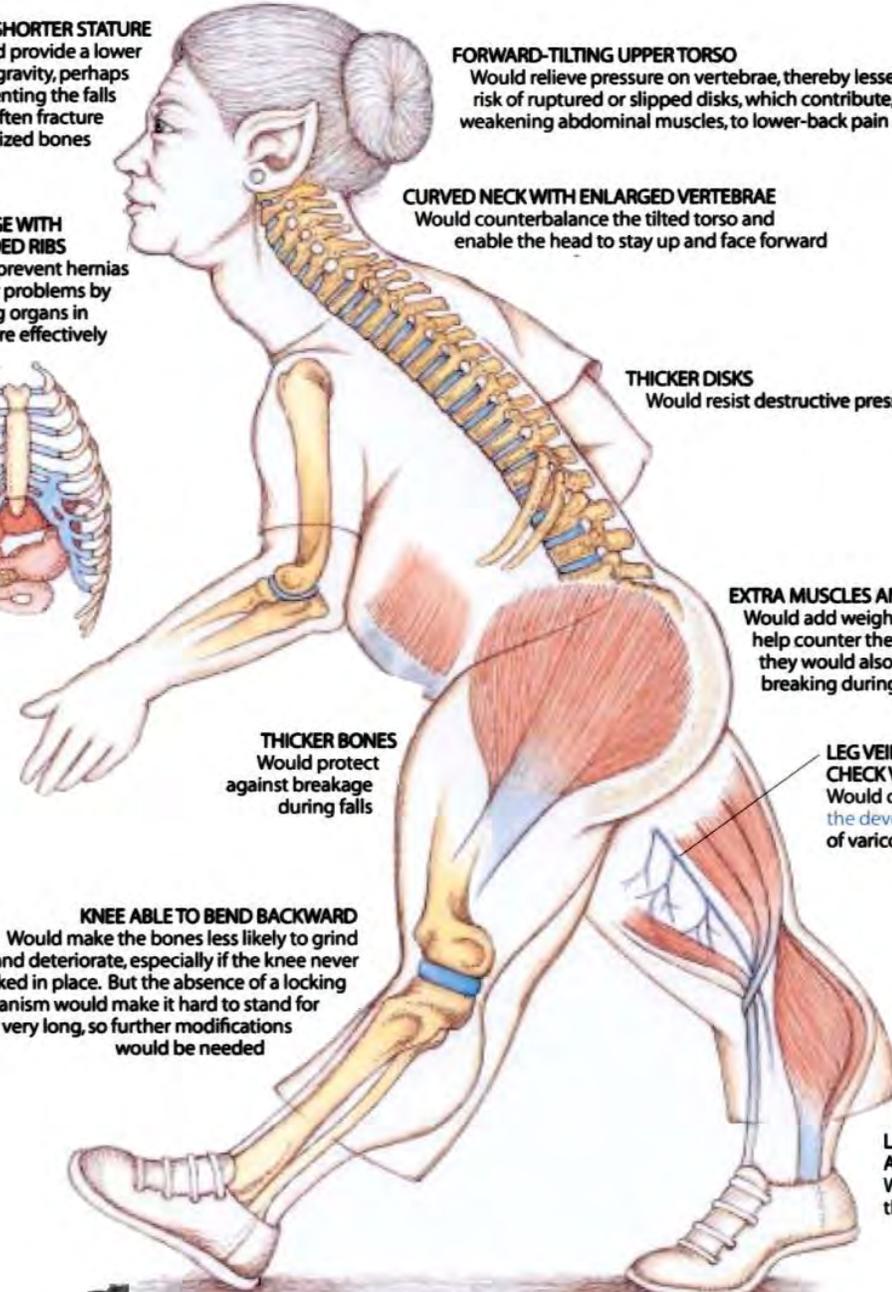
THICKER BONES
Would protect against breakage during falls

LEG VEINS WITH MORE CHECK VALVES
Would combat the development of varicose veins



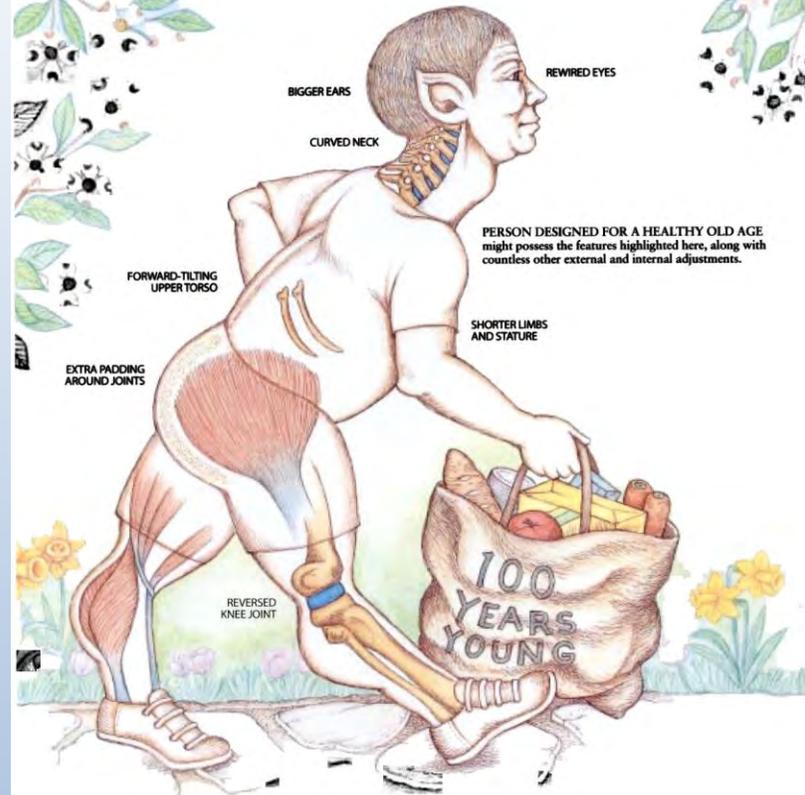
KNEE ABLE TO BEND BACKWARD
Would make the bones less likely to grind and deteriorate, especially if the knee never locked in place. But the absence of a locking mechanism would make it hard to stand for very long, so further modifications would be needed

LARGER HAMSTRINGS AND TENDONS
Would help support the leg and hip



If Humans Were Built to Last

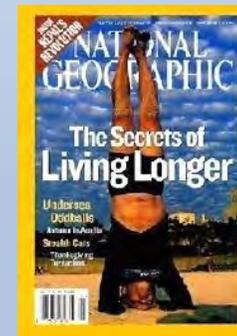
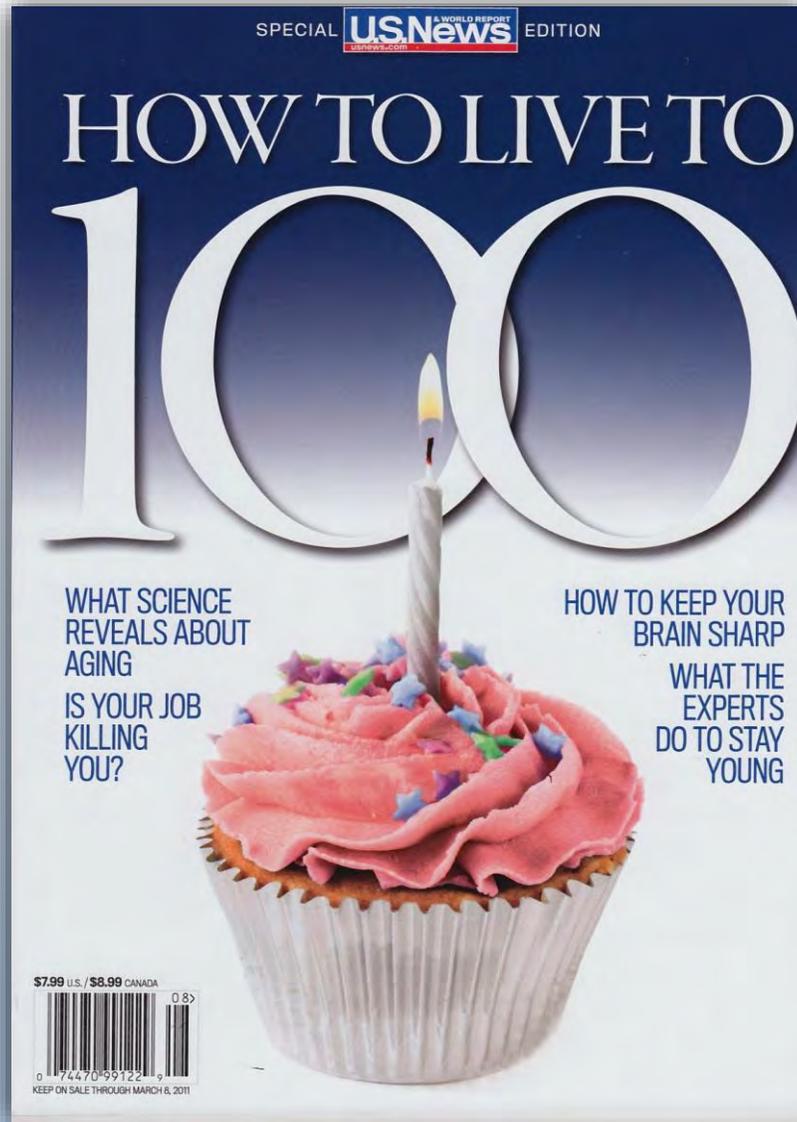
by S. Jay Olshansky, Bruce A. Carnes and Robert N. Butler

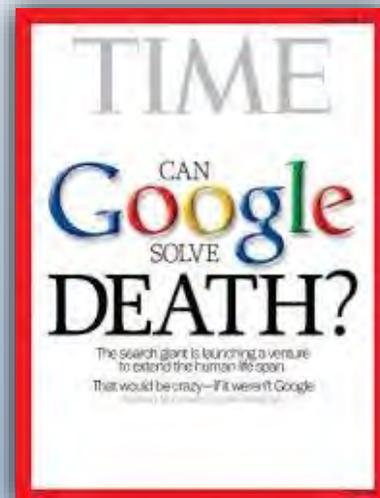
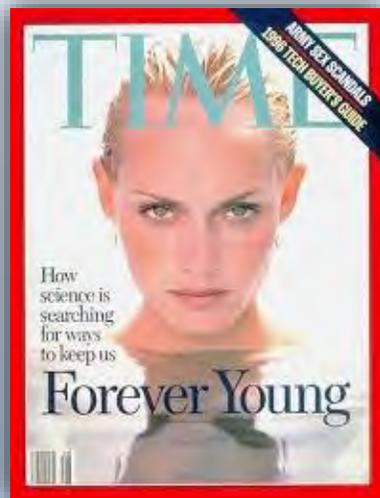


The key point to remember is not that we have the capacity to re-design our bodies better than they already are, but that unless we “rethink aging” instead of just treating diseases, we are going to have to live with what we have. The time has arrived to Rethink Aging!

Can Most Live to 100?

Can we really add decades of life to people aged 70+ today faster than we added decades of life to children born in the early 20th century?





FEBRUARY 23 / MARCH 2, 2015

SPECIAL
HEALTH
DOUBLE
ISSUE

TIME

THIS
BABY
COULD
LIVE
TO BE
142
YEARS
OLD

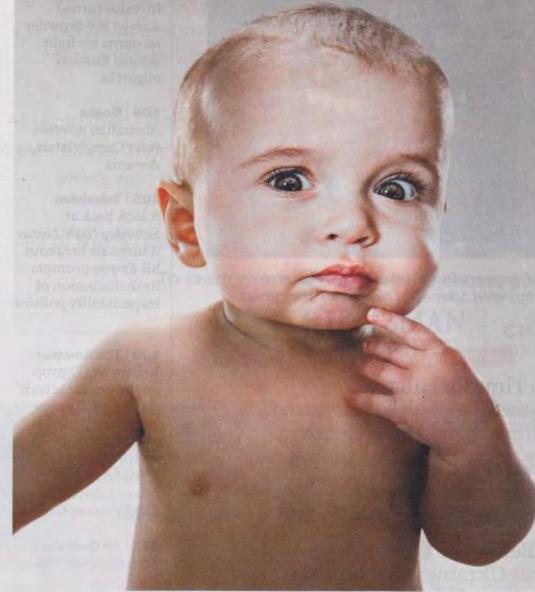
Dispatches From the
Frontiers of Longevity



time.com

TIME
VOL. 185, NO. 6-7 | 2015

MOST CANCER INSTITUTES
THEIR RESEARCH FACILITIES



HOW OLD CAN WE LIVE TO BE?

That remains to be seen, but if a promising drug does to humans what it does to mice—a big if—the answer is **142**. Mice have a median survival time of **27 MONTHS**, but with treatment, the longest-living mouse hit **48 MONTHS**, a life **1.77 TIMES LONGER**. The median human lifespan is **80 YEARS**—so if the oldest person lived **1.77** times longer, he or she would reach **142**.

**THE FIRST PERSON TO LIVE
TO 150 IS ALIVE TODAY.**

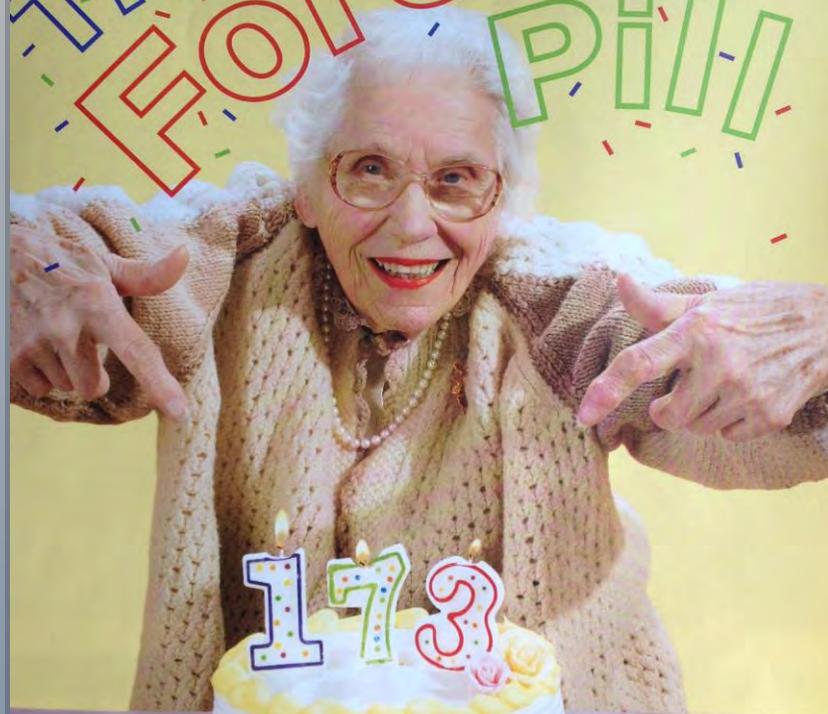
Let's get ready for a longer retirement.



© 2012 Prudential Insurance Company of America

Bloomberg
Businessweek

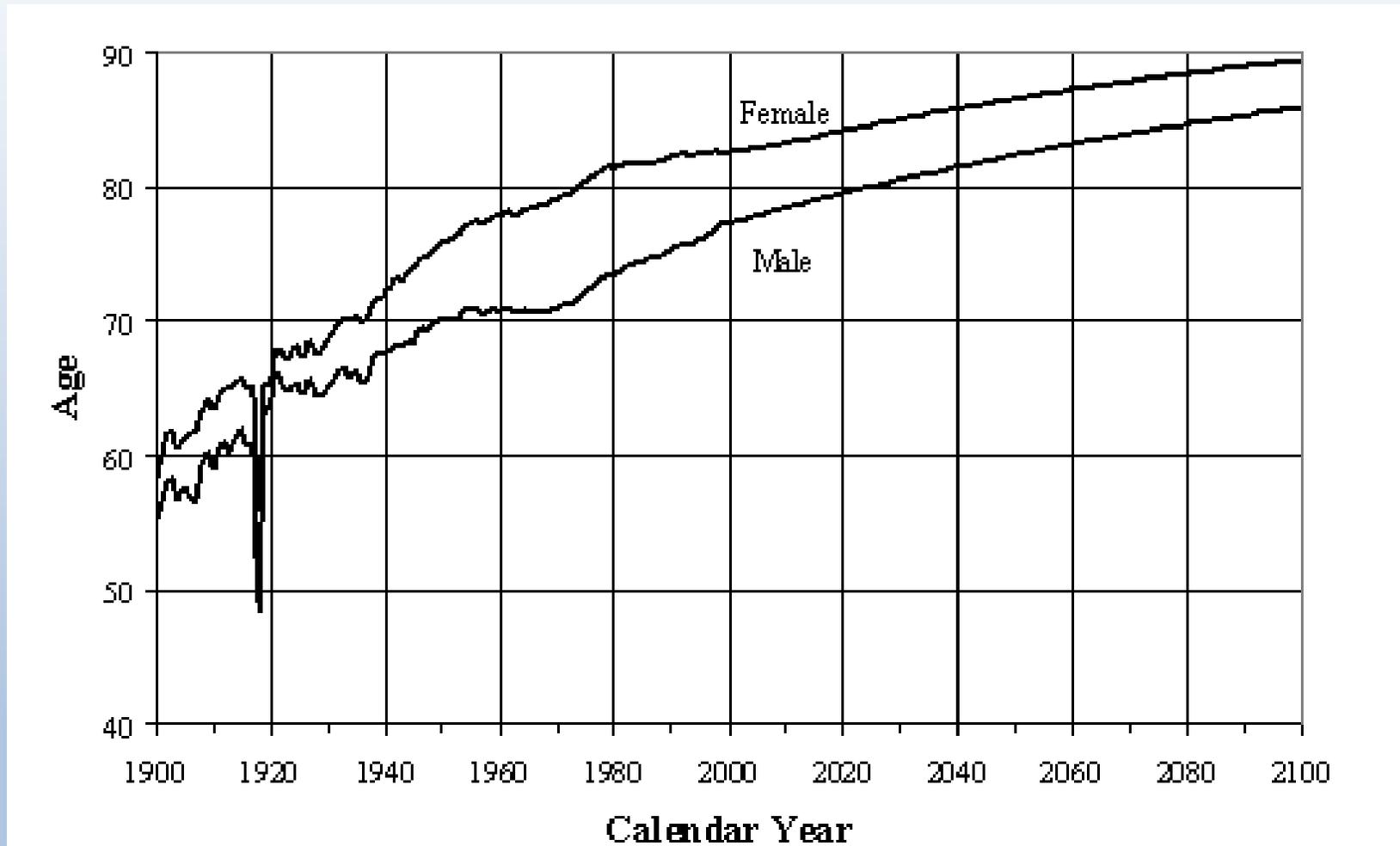
The Forever Pill



Inside Novartis's
quest for the
world's first
anti-aging drug

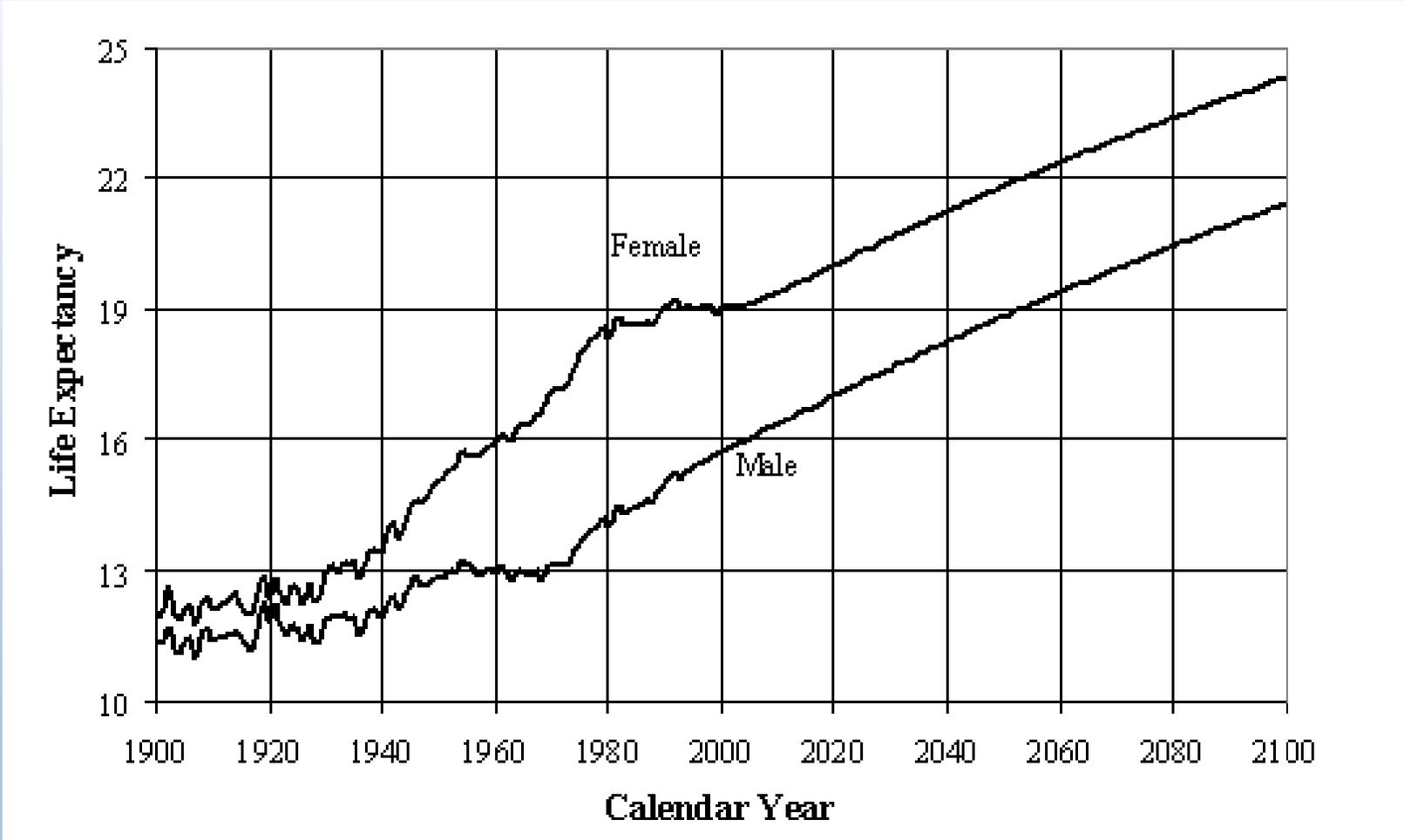
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Life Expectancy at Birth

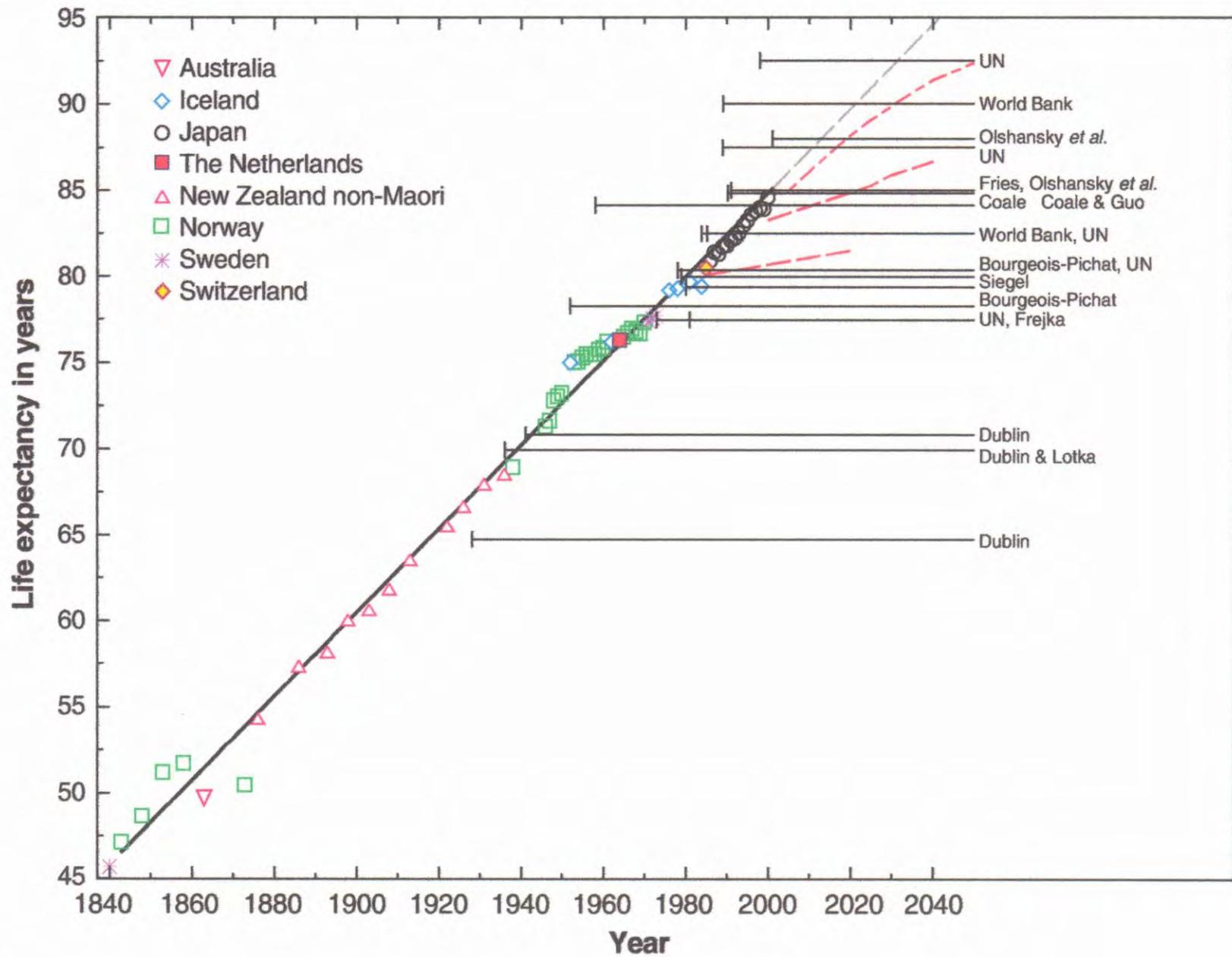


Source: SSA, Actuarial Study No. 116. 2002.

Life Expectancy at Age 65

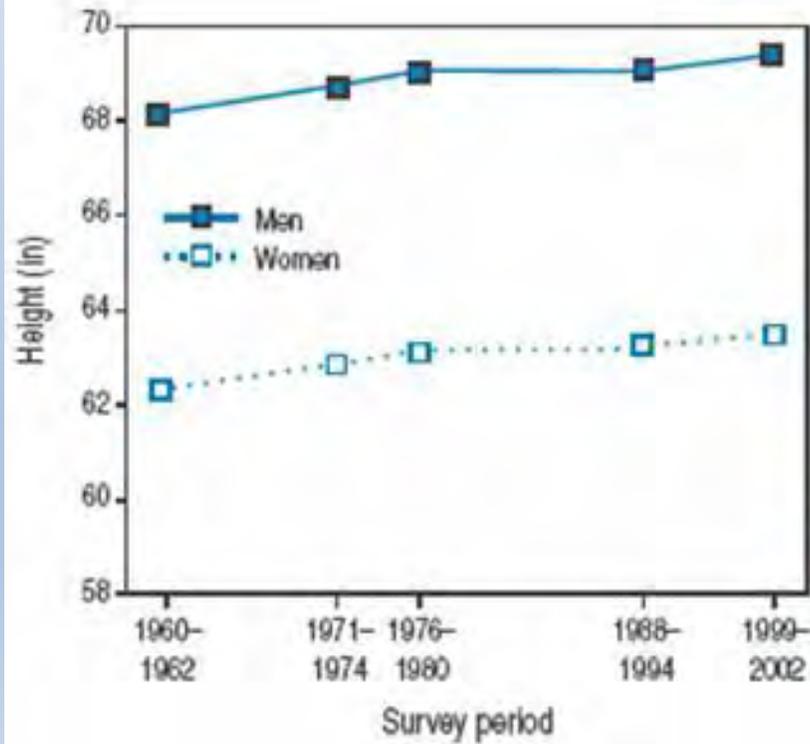


Source: SSA, Actuarial Study No. 116. 2002.





6' 4.5"



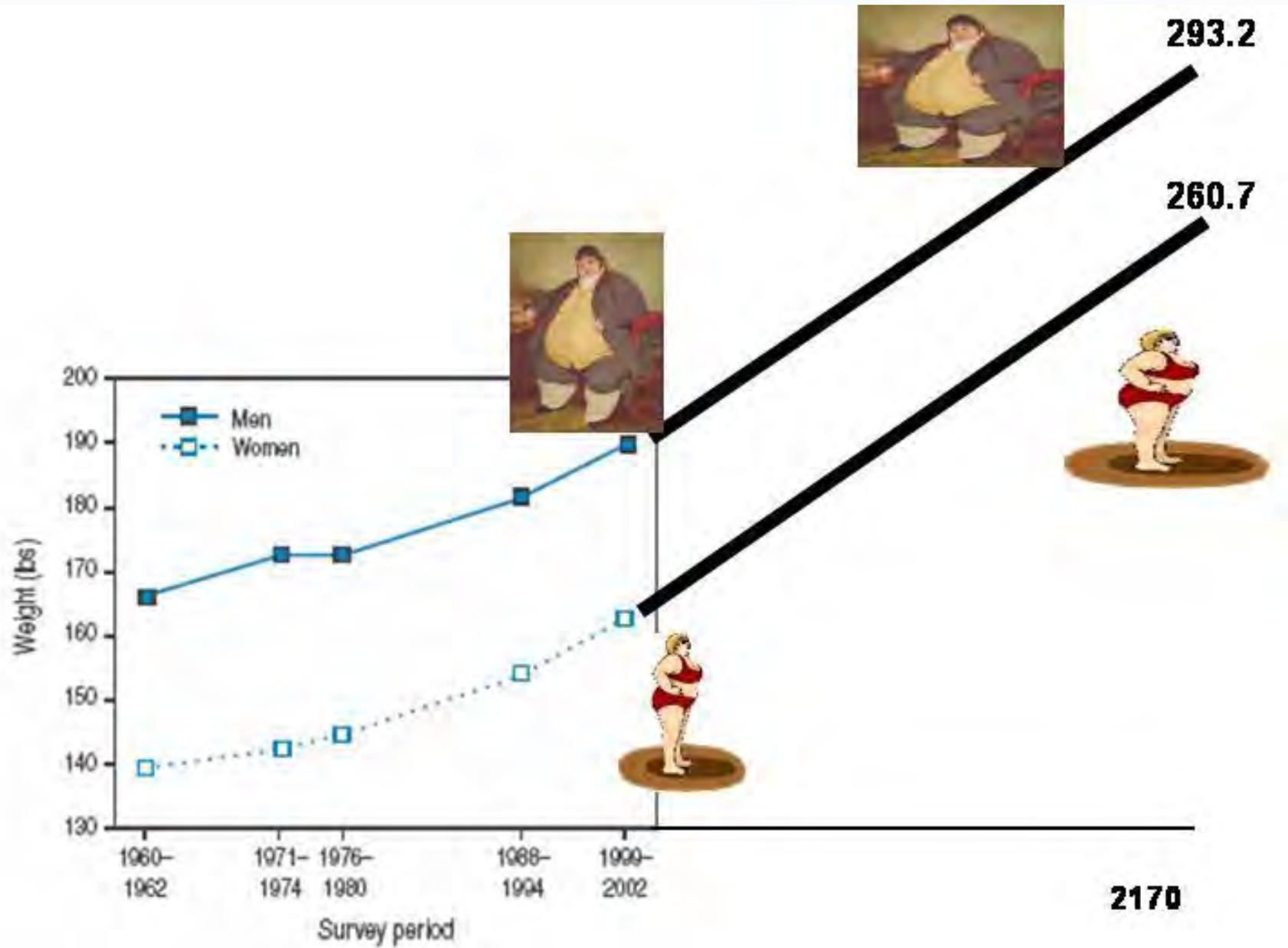
5' 9.5"

5' 4"

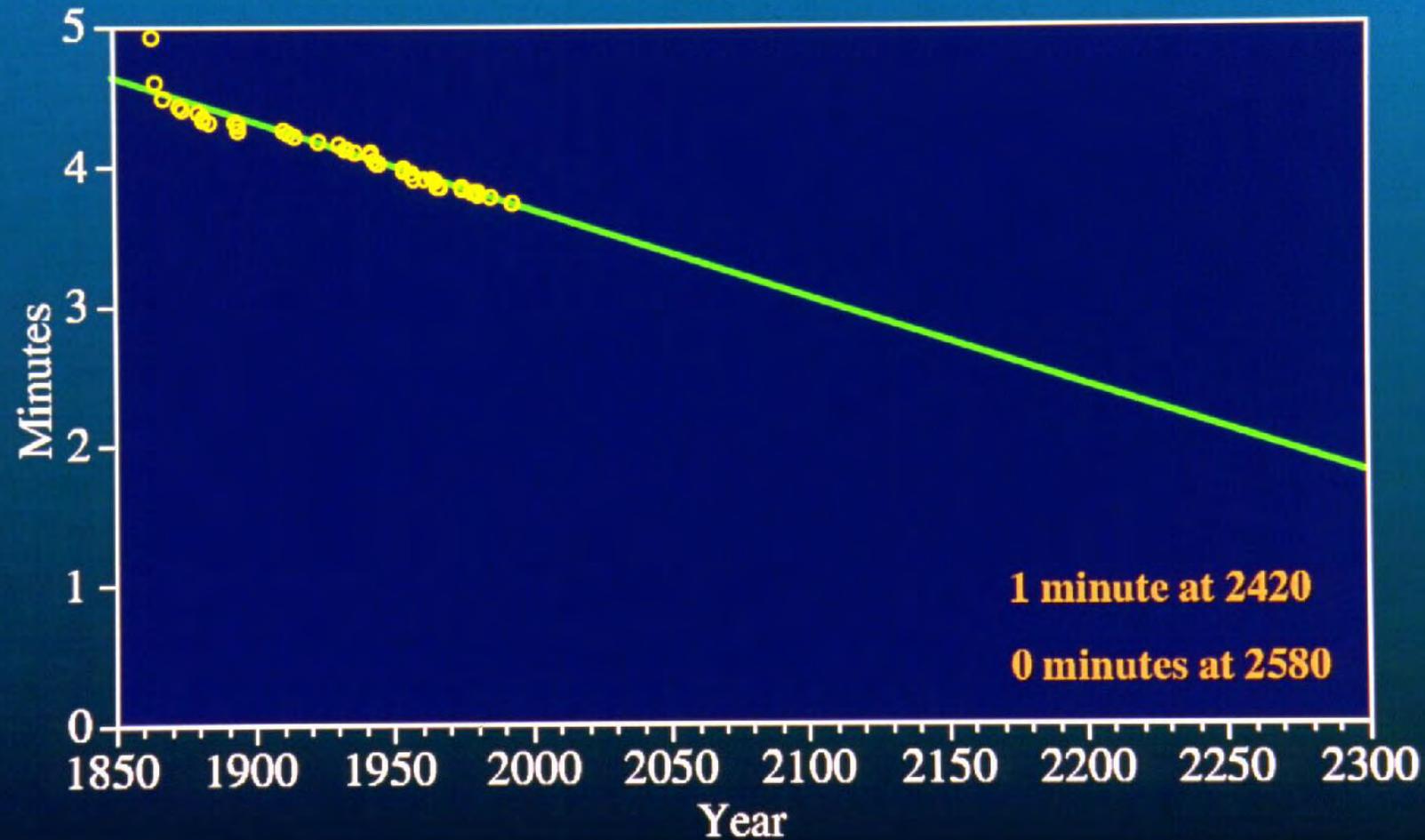
5' 8"



2170



World Record for the 1-Mile Run (Males)



Source: World Almanac, 1985; 1990; 1995

In Search of Methuselah: Estimating the Upper Limits to Human Longevity

S. JAY OLSHANSKY, BRUCE A. CARNES, CHRISTINE CASSEL



The Canary in the Coal Mine of Coronary Artery Disease



Article in Archives of Internal Medicine 168(3):261 · March 2008
DOI: 10.1001/archintemmed.2007.58 · Source: PubMed



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2nd [Victoria Persky](#)

Viewpoint | April 04, 2016

Lifespan Weighed Down by Diet FREE

David S. Ludwig, MD, PhD¹

[\[+\] Author Affiliations](#)

JAMA. Published online April 04, 2016. doi:10.1001/jama.2016.3829

The NEW ENGLAND JOURNAL of MEDICINE

SPECIAL REPORT

A Potential Decline in Life Expectancy in the United States in the 21st Century

S. Jay Olshansky, Ph.D., Douglas J. Passaro, M.D., Ronald C. Hershow, M.D., Jennifer Layden, M.P.H., Bruce A. Carnes, Ph.D., Jacob Brody, M.D., Leonard Hayflick, Ph.D., Robert N. Butler, M.D., David B. Allison, Ph.D., and David S. Ludwig, M.D., Ph.D.

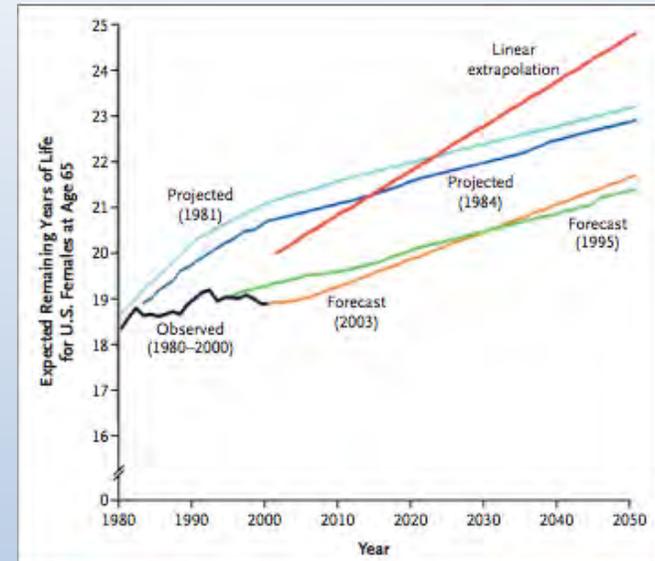


Figure 3. Observed and Projected Life Expectancy at Age 65 for U.S. Females (1980 to 2050).

Shown are observed changes, from 1980 to 2000,⁴⁶ in expected remaining years of life at age 65 for females in the United States, projections of the expected remaining years of life at age 65 made by the SSA in actuarial studies published in 1981⁴⁶ and 1984,⁴⁷ and forecasts based on the SSA's 1995 and 2003 Trustees Reports.^{48,49} A forecast of the expected remaining years of life at age 65 for females in the United States, assuming the observed trend from 1940 to 2000 is extrapolated linearly from 2000 to 2050, is shown.

By Eric N. Reither, S. Jay Olshansky, and Yang Yang

New Forecasting Methodology Indicates More Disease And Earlier Mortality Ahead For Today's Younger Americans

DOI: 10.1377/hlthaff.2011.0092
HEALTH AFFAIRS 30,
NO. 8 (2011): -
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The People-to-People Health
Foundation, Inc.

ABSTRACT Traditional methods of projecting population health statistics, such as estimating future death rates, can give inaccurate results and lead to inferior or even poor policy decisions. A new “three-dimensional” method of forecasting vital health statistics is more accurate because it takes into account the delayed effects of the health risks being accumulated by today’s younger generations. Applying this forecasting technique to the US obesity epidemic suggests that future death rates and health care expenditures could be far worse than currently anticipated. We suggest that public policy makers adopt this more robust forecasting tool and redouble efforts to develop and implement effective obesity-related prevention programs and interventions.

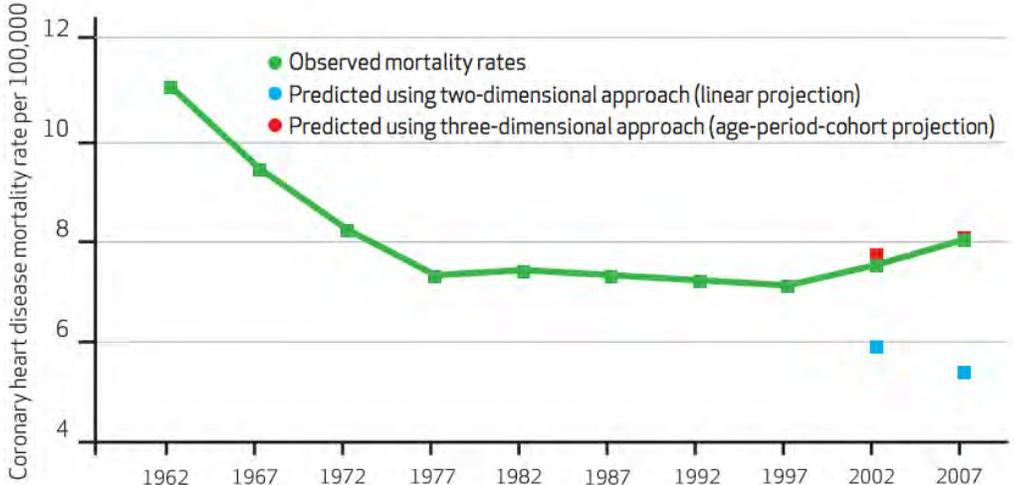
Eric N. Reither (eric.reither@usu.edu) is an associate professor in the Department of Sociology at Utah State University, in Logan.

S. Jay Olshansky is a professor in the School of Public Health at the University of Illinois, in Chicago.

Yang Yang is an associate professor in the Department of Sociology and the Lineberger Comprehensive Cancer Center at the University of North Carolina, in Chapel Hill.

EXHIBIT 2

Two- Versus Three-Dimensional Projections For Coronary Heart Disease Mortality Among US Males Ages 25-29, 1962-2007



SOURCE Authors' analysis.

Current Developments in Aging and Mortality

Tuesday, April 18, 2017
Budapest Marriot Hotel



Is longevity *still* improving?

Brian Ridsdale

br@ridsdales.com

Chairman, IAA Mortality Working Group

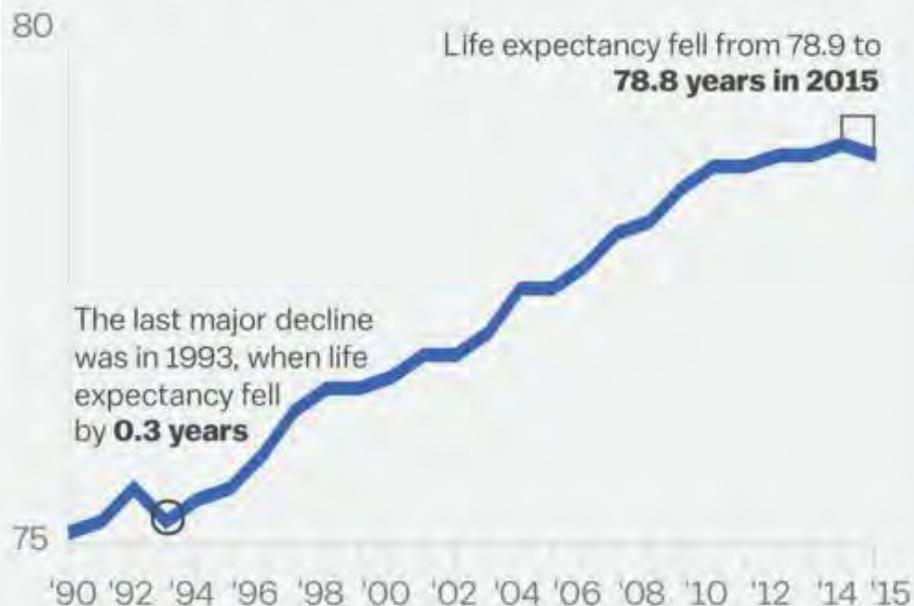
With thanks to:

Adrian Gallop, Jon Palin, Richard Willets, Magali Barbieri, Assia Billig, Al Klein, Sam Gutterman, Michael Sherris, Kriszti Halay, David Raymont and many others

Is longevity *still* improving? Brian Ridsdale April 2017



Life expectancy has improved in the US, but a 2015 dip shows that might be changing



Source: National Vital Statistics System

Credit: Sarah Frostenson

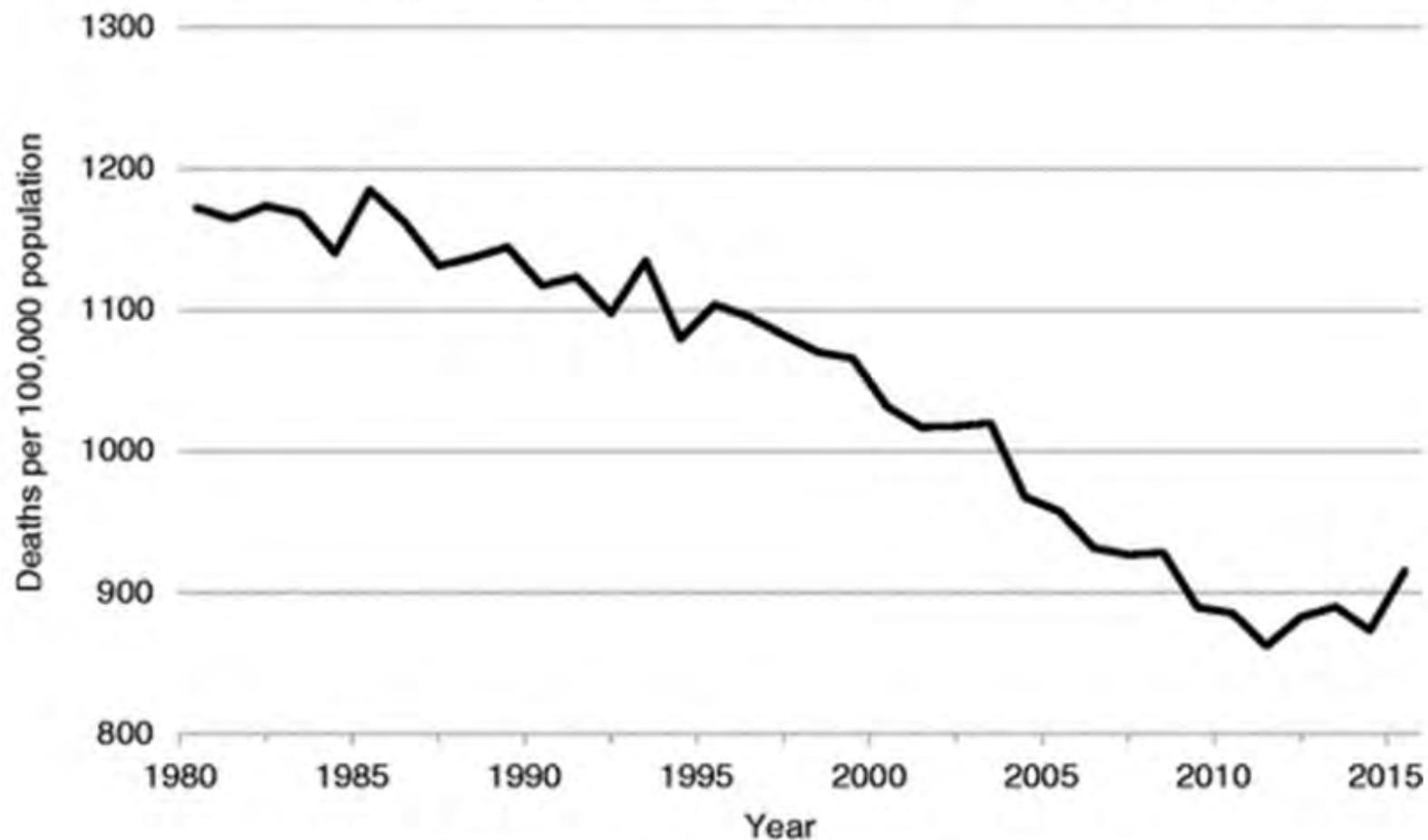
Vox

Decline

Flattening of slope

Is longevity *still* improving? Brian Ridsdale April 2017

Age-standardised mortality in England and Wales 1980 - 2015



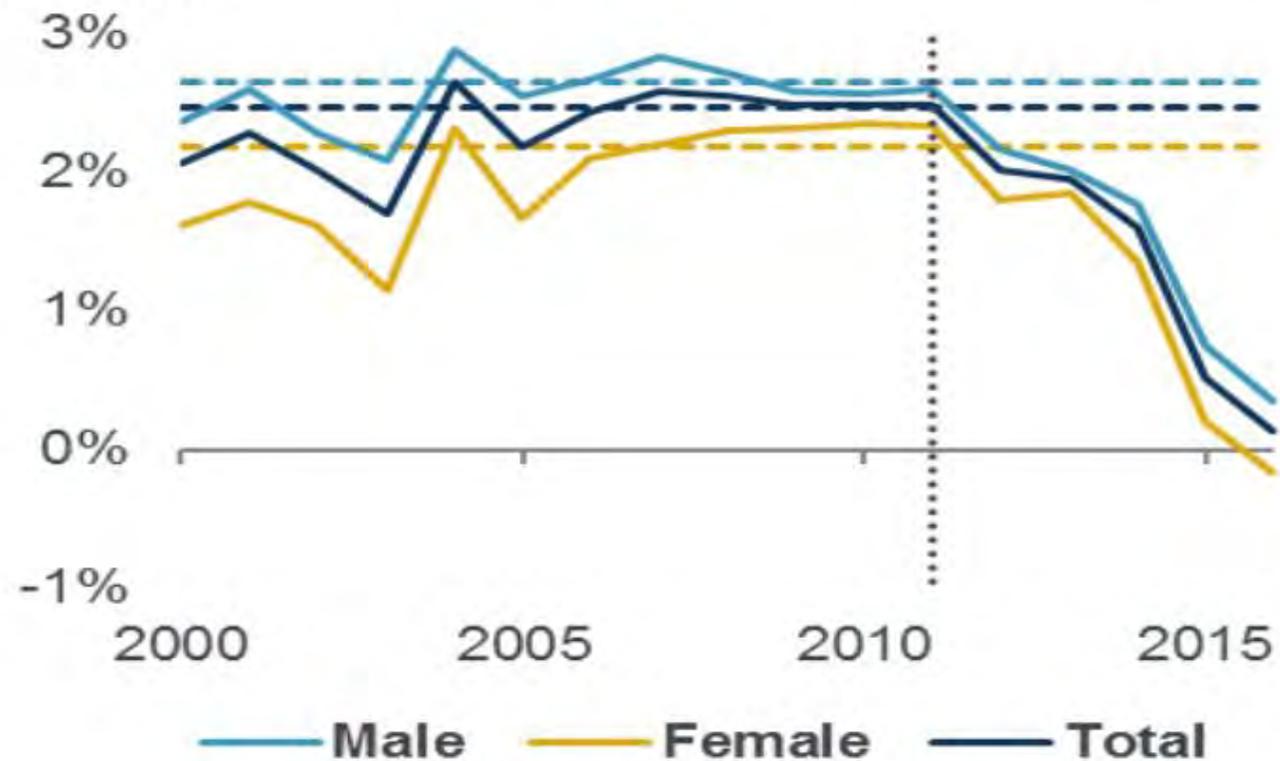
Is longevity *still* improving? Brian Ridsdale April 2017

England and Wales

Five-year average annual mortality improvements



Five-year average annual mortality improvements (solid) compared to trends from 2000-2011 (dashed)



Source: CMI Working Paper 97, 27 Mar 2017 Chart 2E

Is longevity *still* improving? Brian Ridsdale April 2017

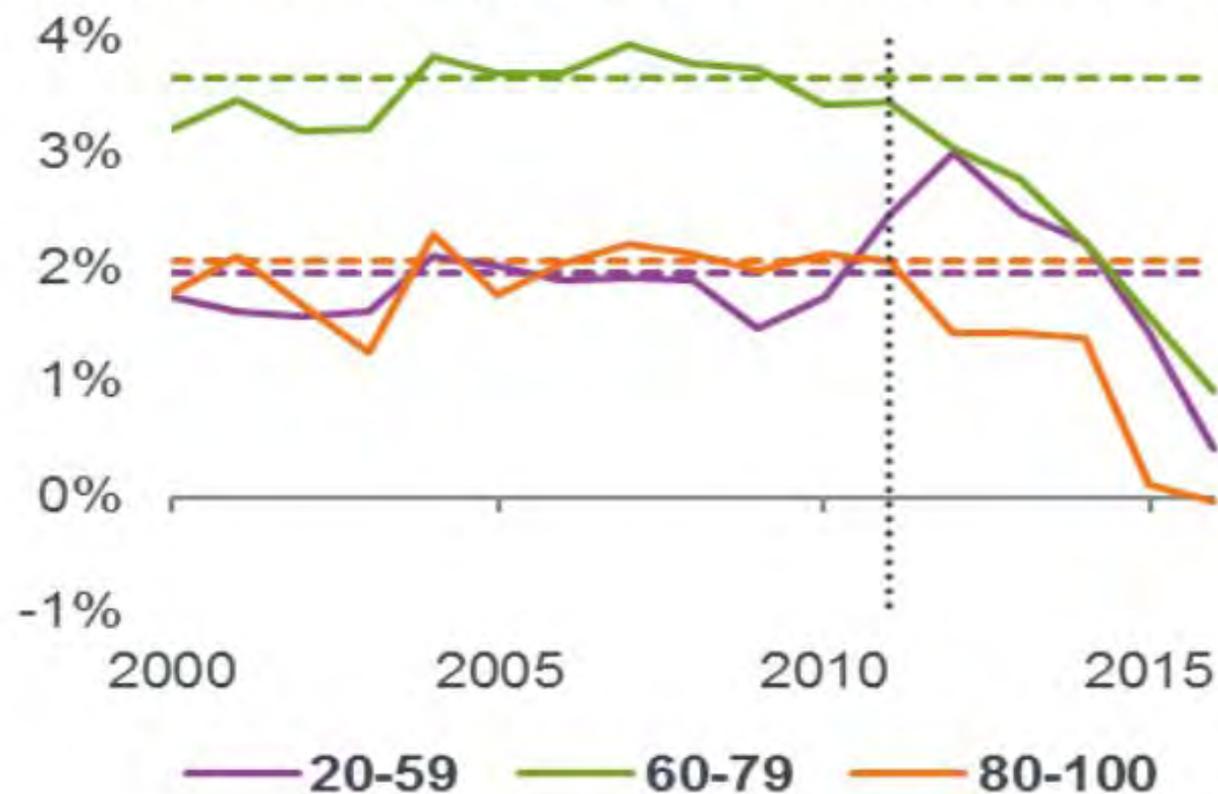
England and Wales

affects all age bands



The average mortality improvements affect all age bands

Five-year average mortality improvements for different age bands (male shown)



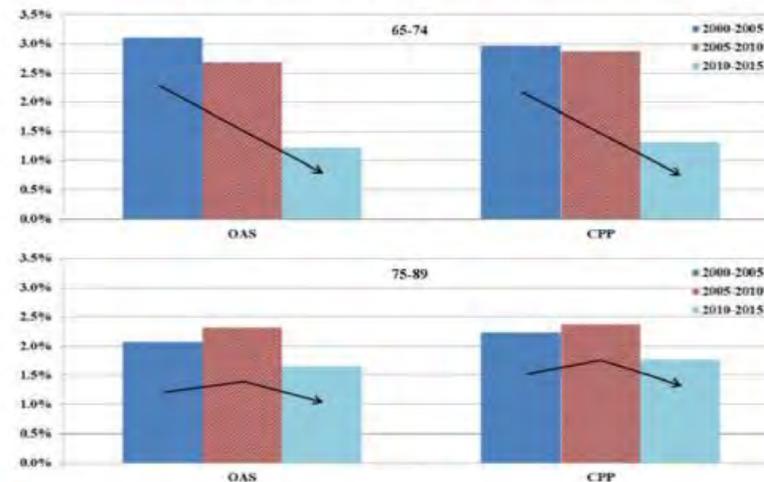
Source: CMI Working Paper 97, 27 Mar 2017 Chart 2G/H

Is longevity *still* improving? Brian Ridsdale April 2017

Canada: Canada Pension Plan



CPP-OAS Average Annual Mortality Improvement Rates (males)



Source: Office of the Chief Actuary calculations.

Office of the Chief Actuary Bureau de l'actuaire en chef

22

So a slowdown in improvements for over 65s in Canada

Courtesy Assia Billig, Actuary, OCA and OFI

Is longevity still improving? Brian Ridsdale April 2017

So, have longevity improvements reduced?



In the past five years:

UK England and Wales **yes**

Rest of Europe: France, Germany, Hungary, Netherlands,, **likely**

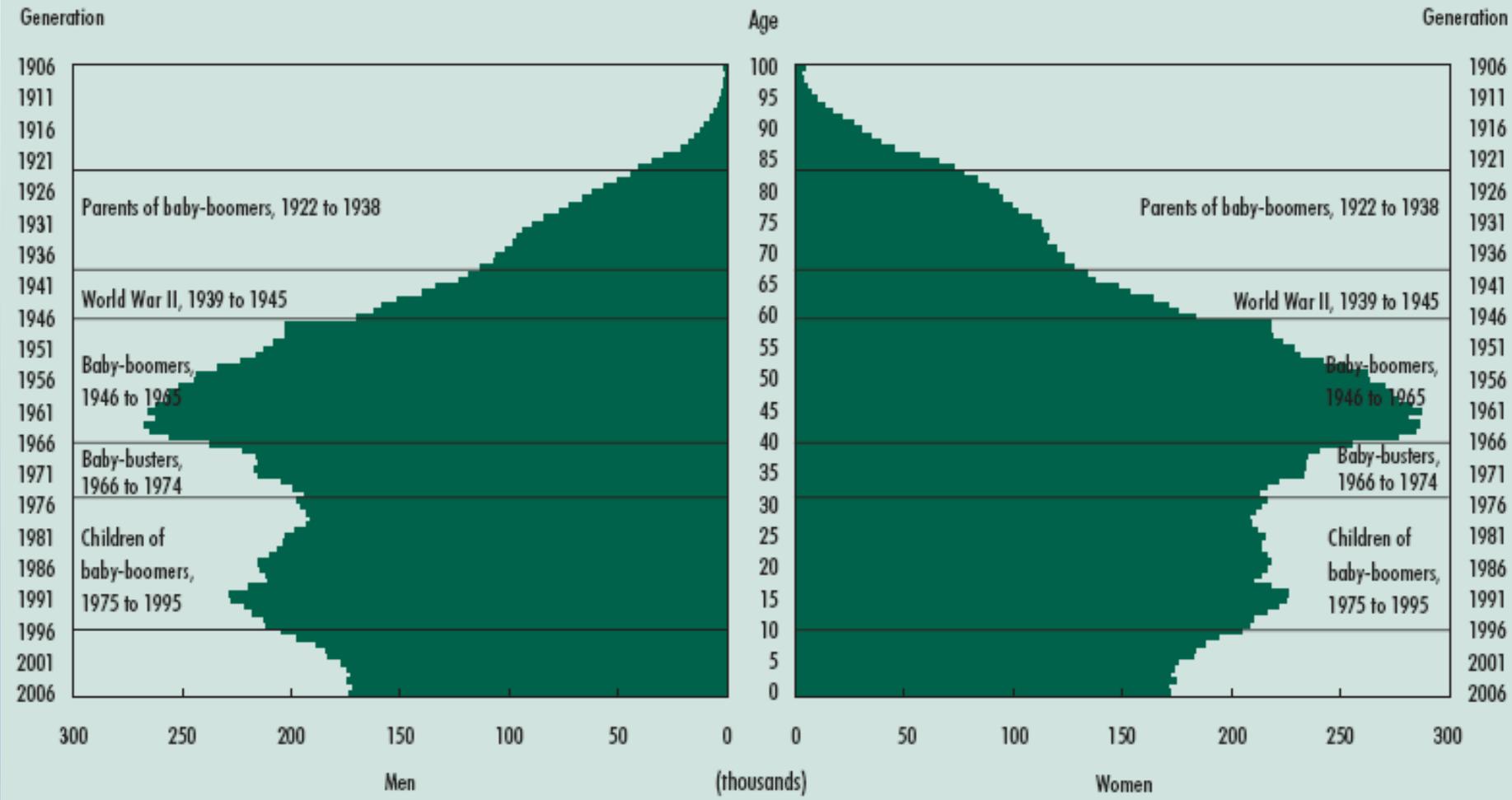
Australia **maybe**

Canada **likely**

USA **yes**



Age pyramid of the Canadian population in 2006

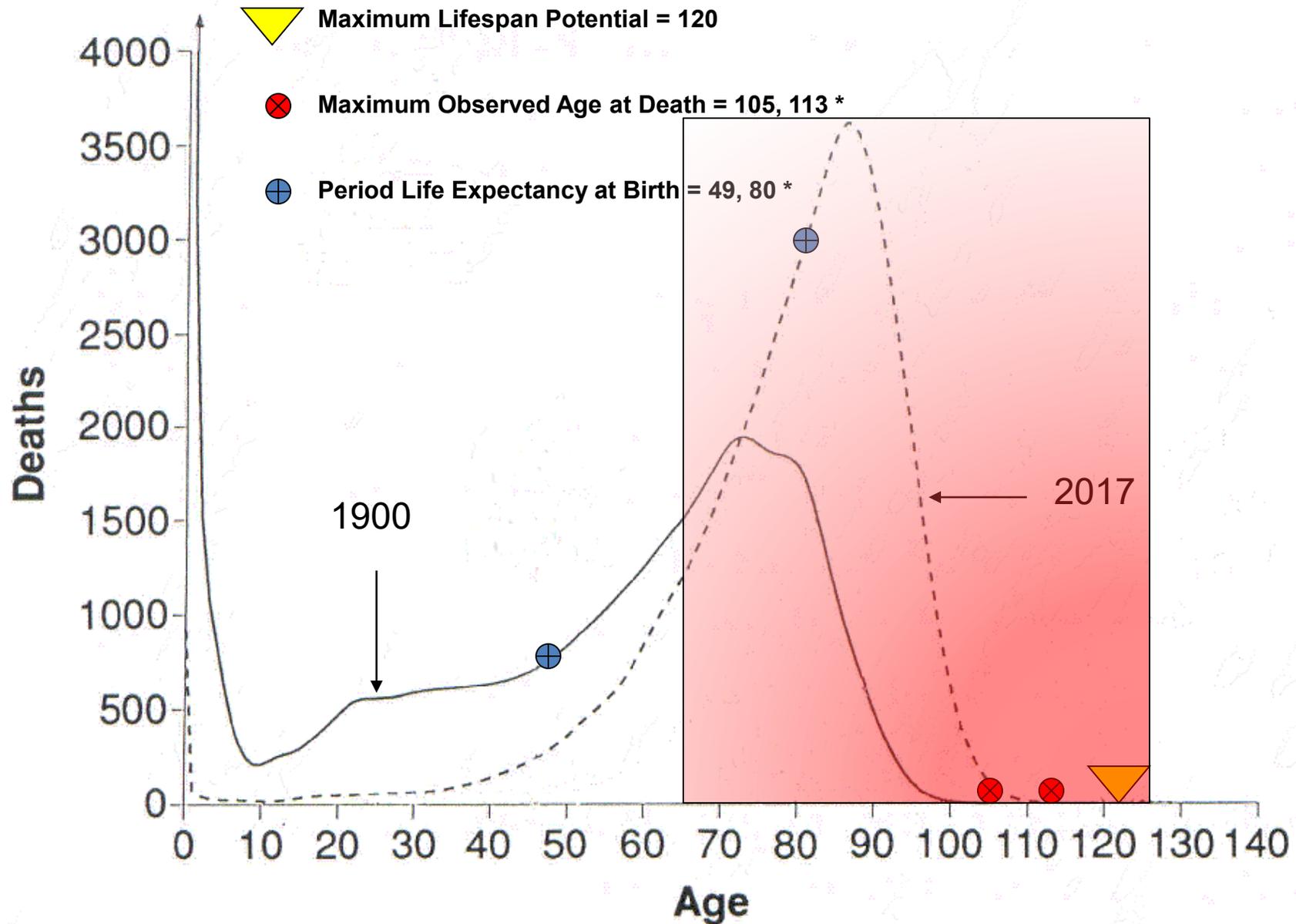


Source: Statistics Canada, Census of Population, 2006.

Predictions!

1. Hispanic life expectancy will soon drop rapidly. Why?
2. Negative burden on national life expectancy in U.S. will accelerate. Why? Hispanic mortality + latent effect of obesity/diabetes.
3. Advances in biomedical technology will accelerate. The first subgroups to benefit will be the educated/wealthy (higher level insured populations).
4. Life expectancy in Japan will level or soon decline. Why?

Females – Developed Nations



TheScientist

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fight
AGING

JAY OLSHANSKY & COLLEAGUES HAVE A PLAN

Daniel Perry
Richard A. Miller
Robert N. Butler

THE TOP 50 PLACES TO POSTDOC

A TOWN BOUNCES BACK AFTER BIG PHARMA LEAVES

MARC VIDAL CALLS FOR A \$100 MILLION INTERACTOME PROJECT

A JOURNAL EDITOR SHOWS HOW HE AVOIDS IMAGE FRAUD

PLUS:
WHAT MEDICAL TOURISM MEANS FOR BIOTECHS

In pursuit of the LONGEVITY DIVIDEND

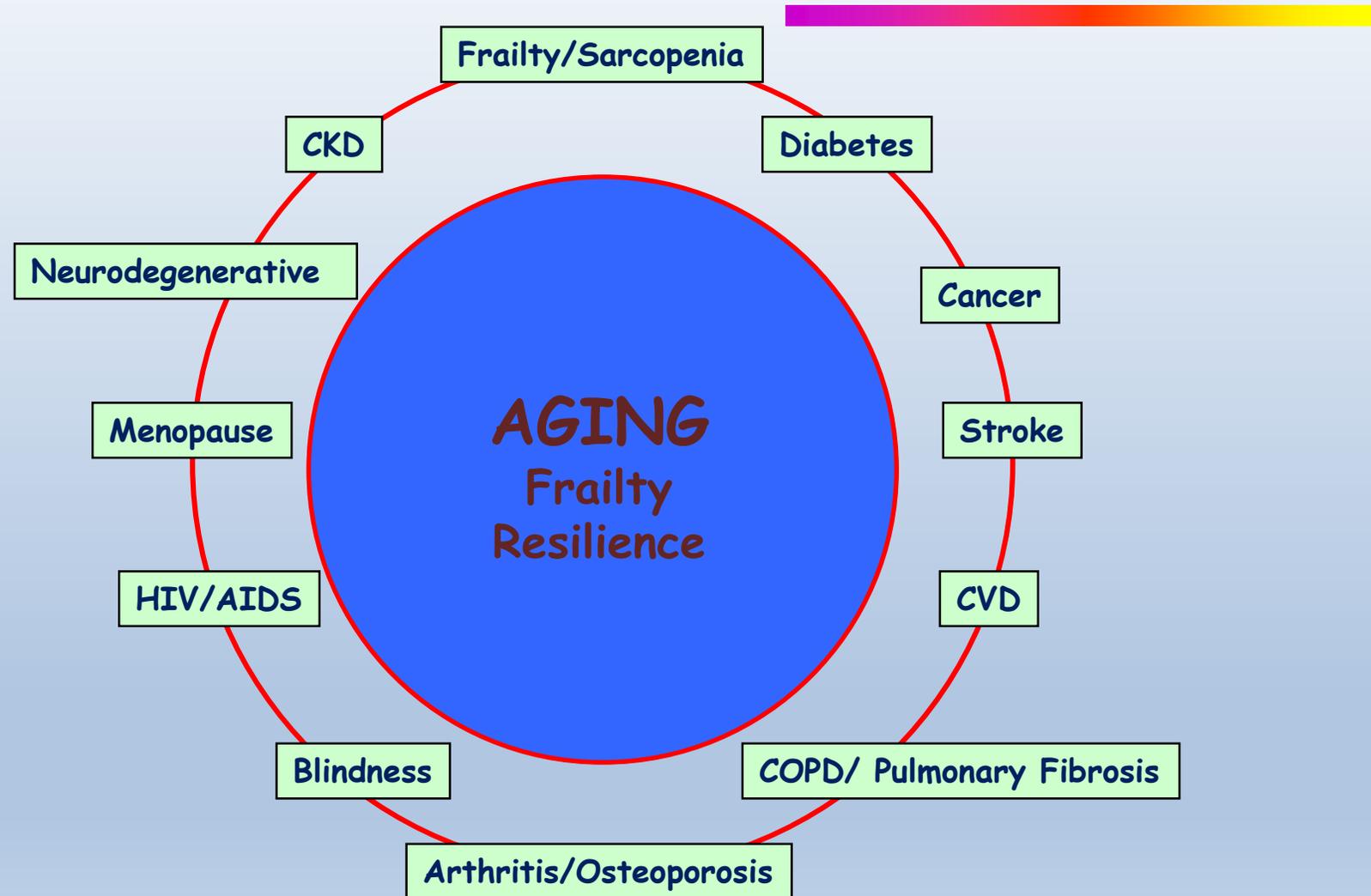
What should we be doing to prepare for the unprecedented aging of humanity?

S. JAY OLSHANSKY, DANIEL PERRY,
RICHARD A. MILLER, ROBERT N. BUTLER



Imagine an intervention, such as a pill, that could significantly reduce your risk of cancer. Imagine an intervention that could reduce your risk of stroke, or dementia, or arthritis. Now, imagine an intervention that does all these things, and at the same time reduces your risk of everything else undesirable about growing older: including heart disease, diabetes, Alzheimer and Parkinson disease, hip fractures, osteoporosis, sensory impairments, and sexual dysfunction. Such a pill may sound like fantasy, but aging interventions already do this in animal models. And many scientists believe that such an intervention is a realistically achievable goal for people. People already place a high value on both quality and length of life, which is why children are immunized against infectious diseases. In the same spirit, we suggest that a concerted effort to slow aging begin immediately—because it will save and extend lives, improve health, and create wealth.

AGING BIOLOGY IS AT THE CORE OF CHRONIC DISEASES



Source: Dr. Felipe Sierra



July, 2008

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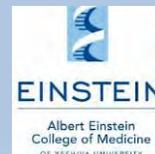
New model of health promotion and disease prevention for the 21st century

Our susceptibility to disease increases as we grow older. **Robert Butler and colleagues** argue that interventions to slow down ageing could therefore have much greater benefit than those targeted at individual disease

LDI Leading Organizations / Research Advisory Committee



Affiliated Research Institutions and Universities



COLD SPRING HARBOR PERSPECTIVES IN MEDICINE

Aging

The Longevity Dividend



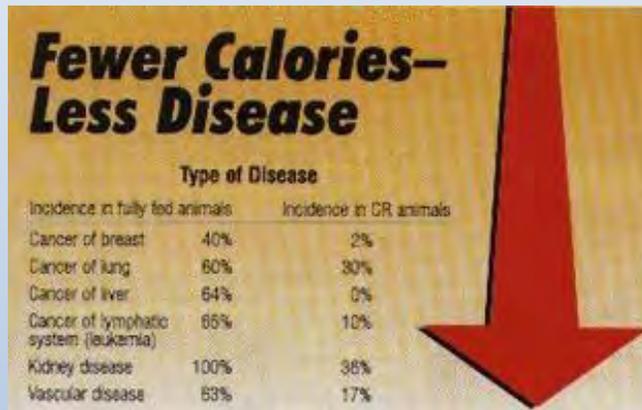
EDITED BY S. Jay Olshansky
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Allianz 
Global Investors

Do We Need to Know in Advance Which Scientific Pathways to the Longevity Dividend Will Work?

Genetics of long-lived people

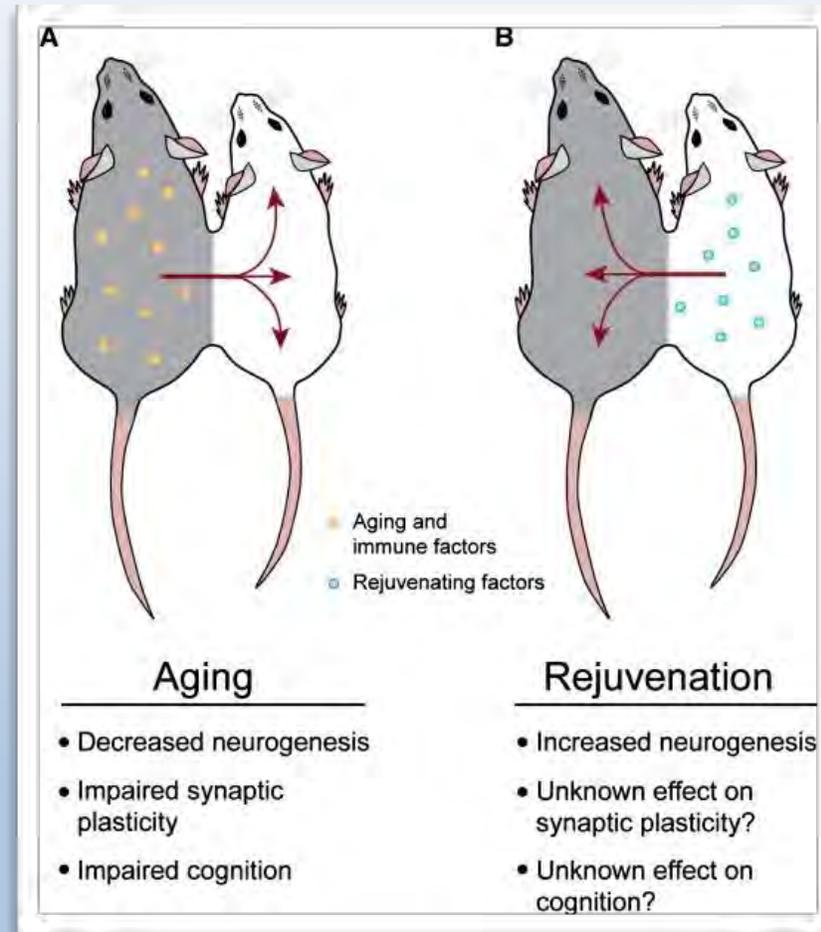


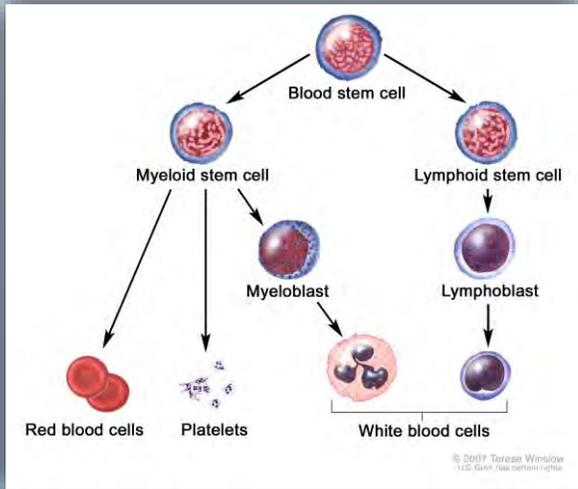
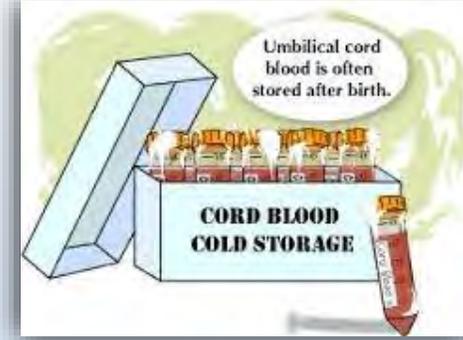
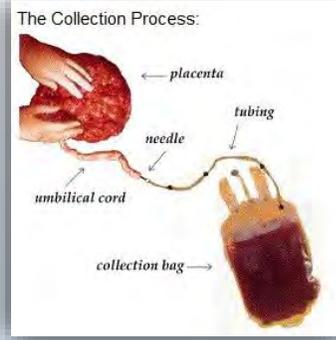
Caloric restriction

Compounds with properties that appear to slow aging



Parabiosis



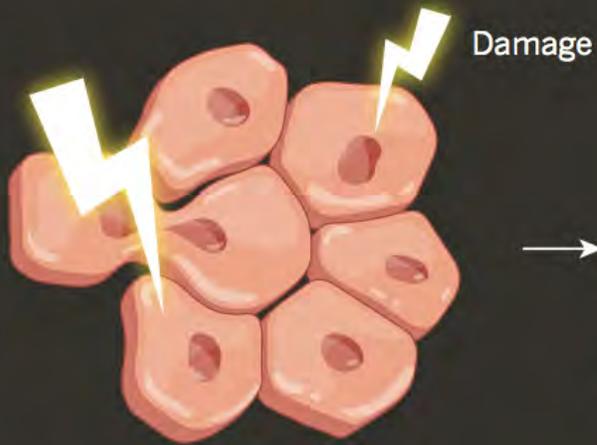


Senolytics

Fight Aging by Killing Zombies

BECOMING UNDEAD

Damage or disease can lead a cell down the path to senescence. Scientists are still finding out how cells behave once they get there — and how to get rid of them.



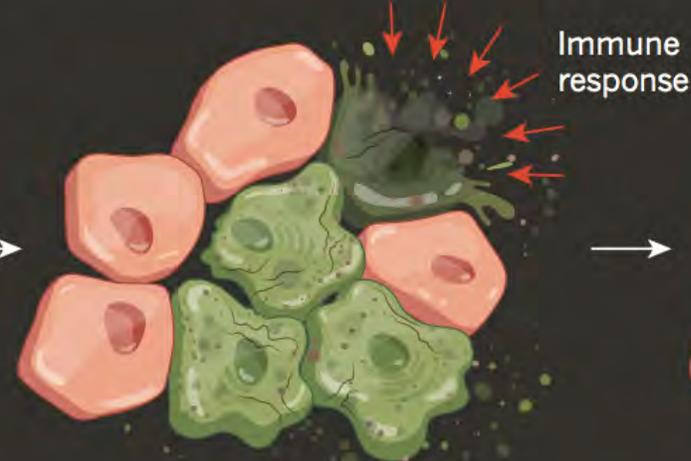
THE TRIGGER

Damage or disease, along with signals from other cells during development, can induce senescence.



SPITTING OUT SIGNALS

Once senescent, cells stop dividing and belch out proteins such as cytokines, which attract immune molecules.



CLEAR OR CLOG

The immune system can kill senescent cells and allow tissue to regenerate. But in diseased or ageing tissue, senescent cells build up.

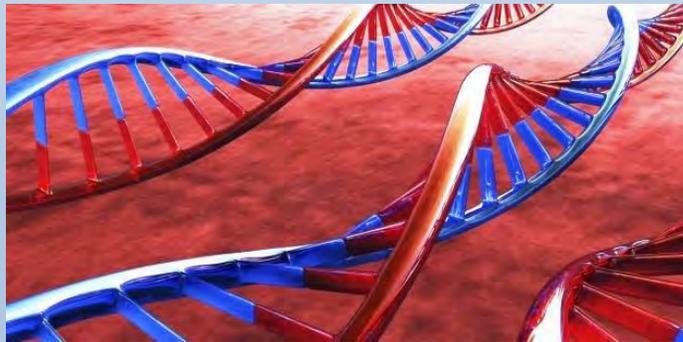


ZOMBIE KILLERS

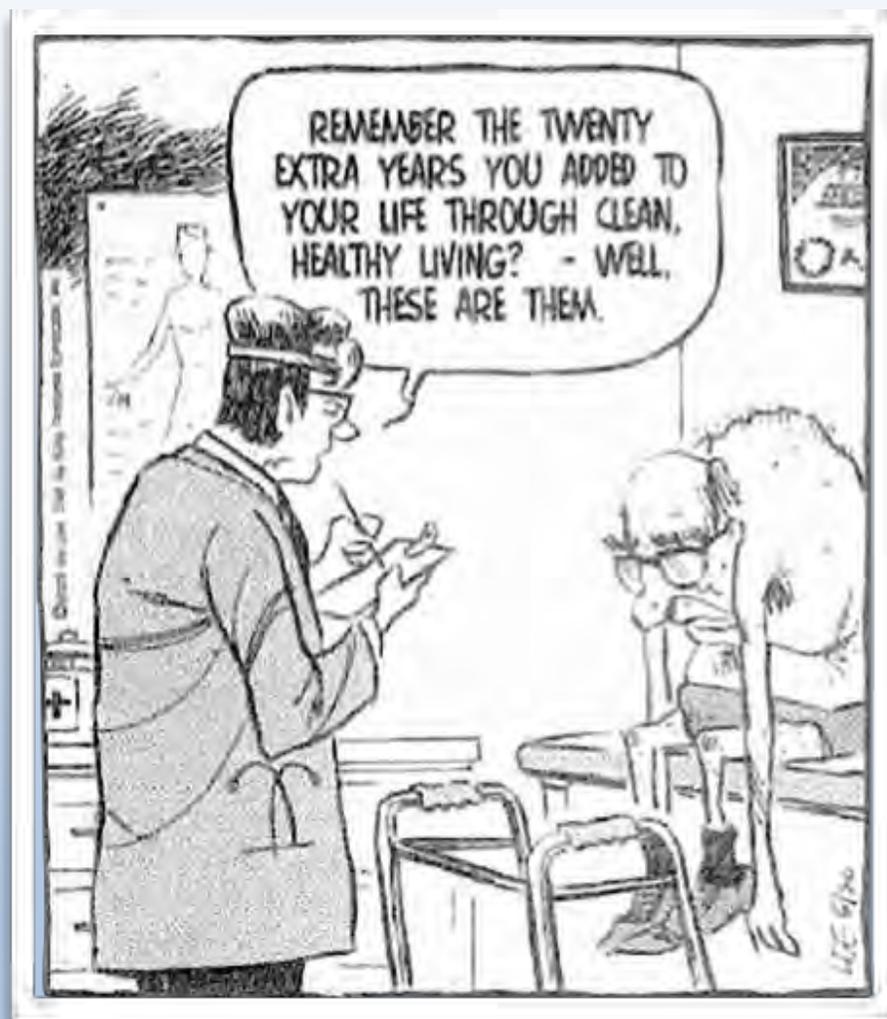
Drugs in development turn off a cell's survival tricks to clear senescent cells from joints, blood vessels or the eye.

strategy in mice. Now it's about to be tested in humans.

The secret to Primary Prevention is already here...



Centenarians and their offspring possess genes that protect them from fatal diseases that kill the rest of us at younger ages



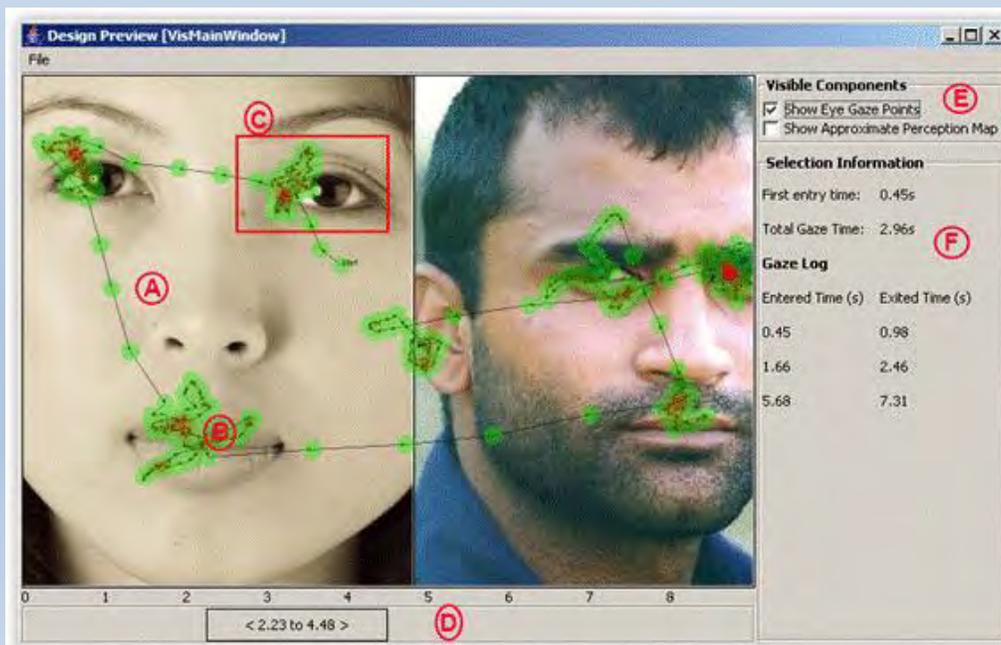
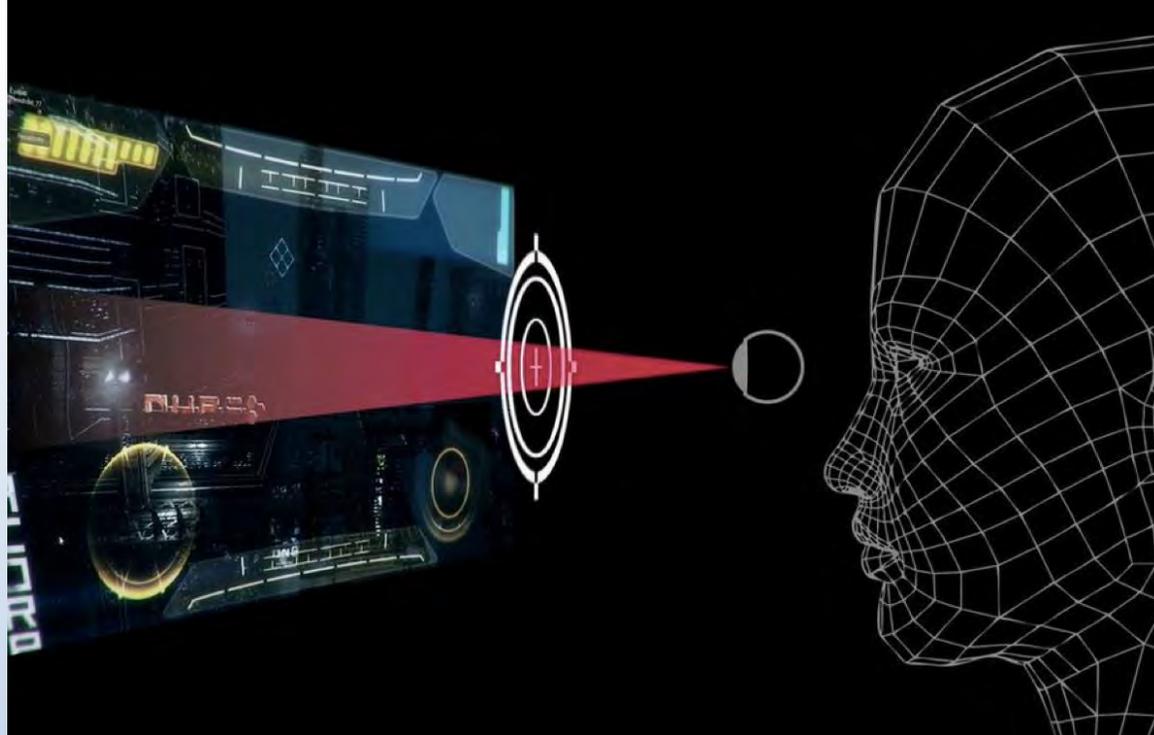
100 year old proband



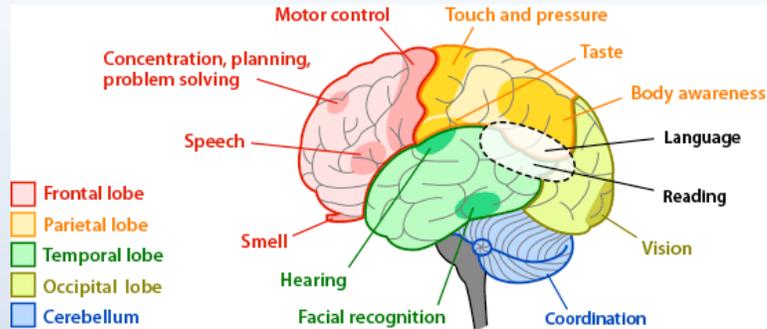
70 year old son



Photos from Dr. Nir Barzilai

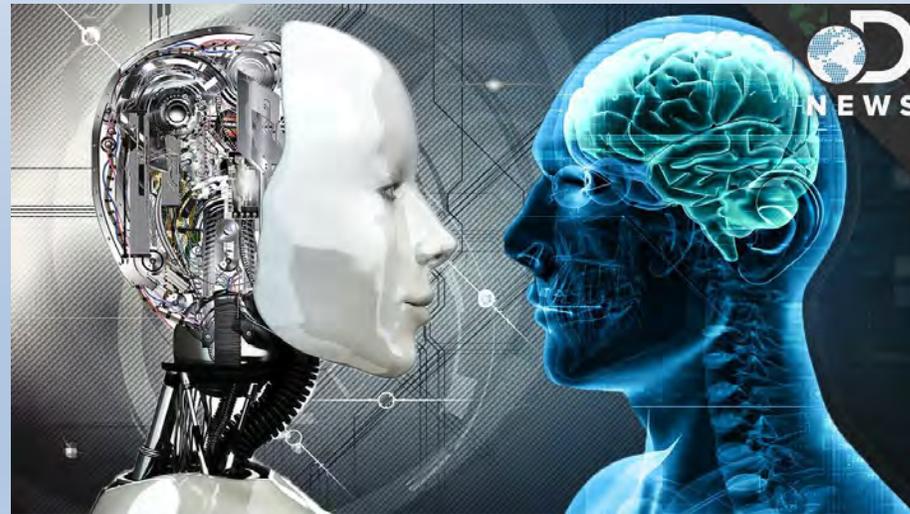




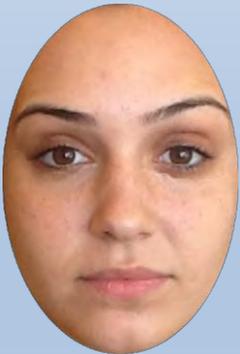


The human brain is hardwired to detect attributes of people. We use all of our senses in this process, and we're very good at it. The first point of contact is the face.

Lapetus has successfully trained computers to mimic the human brain's ability to detect these attributes.



Gender Detection



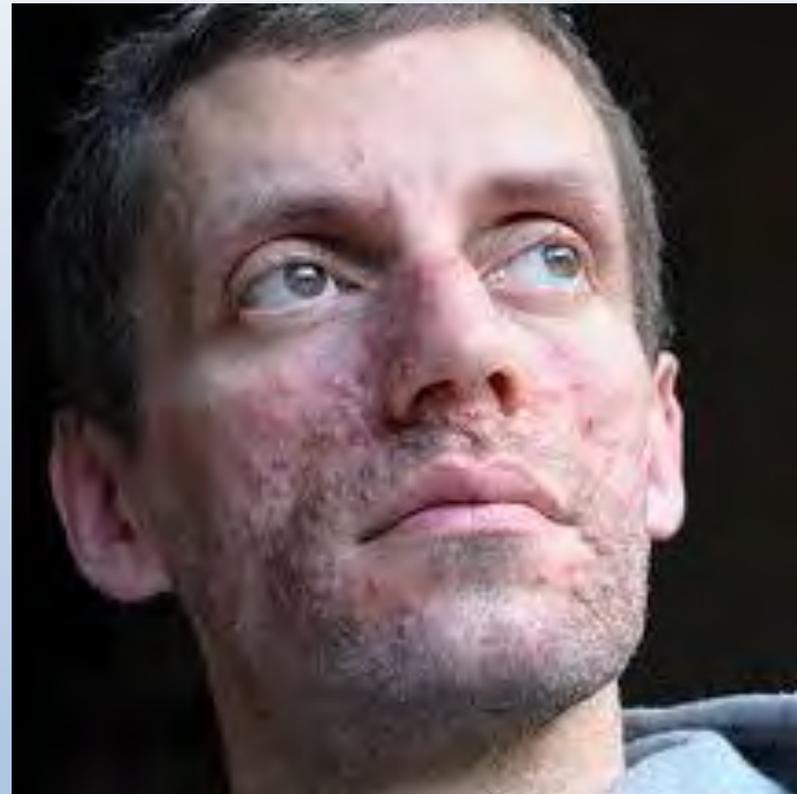
Age Detection



70



Health Detection



BMI Detection

25.4



35.6

Intelligent BMI

30.8
/
25.3

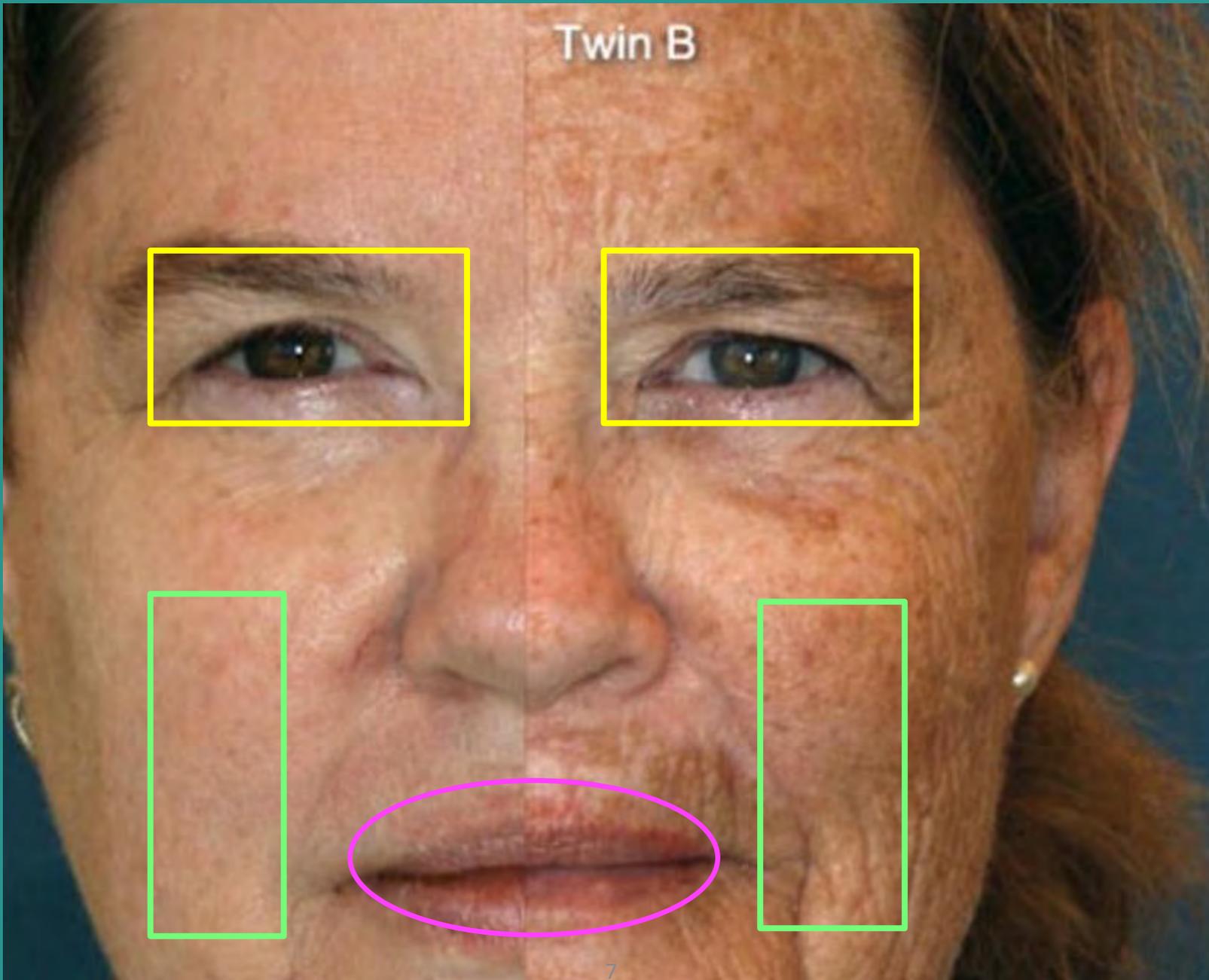


35.6

Smoking Detection



Twin B



Disease Detection

The Faces of Disease



Amyloidosis
[linked to kidney and heart disease]



Diabetic rubeosis -
• A peculiar rosy reddening of the face, and sometimes of the hands and feet, may be seen in long-standing diabetes.
• The changes have been attributed to decreased vascular tone or diabetic microangiopathy

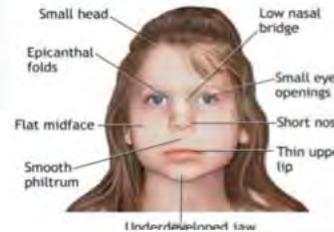
Diabetes



Lupus



HIV-associated Lipohypertrophy



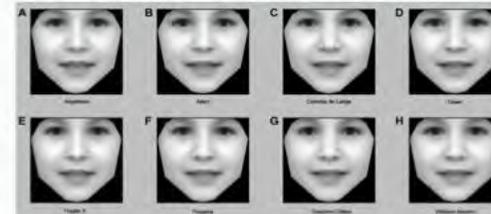
Fetal Alcohol Syndrome

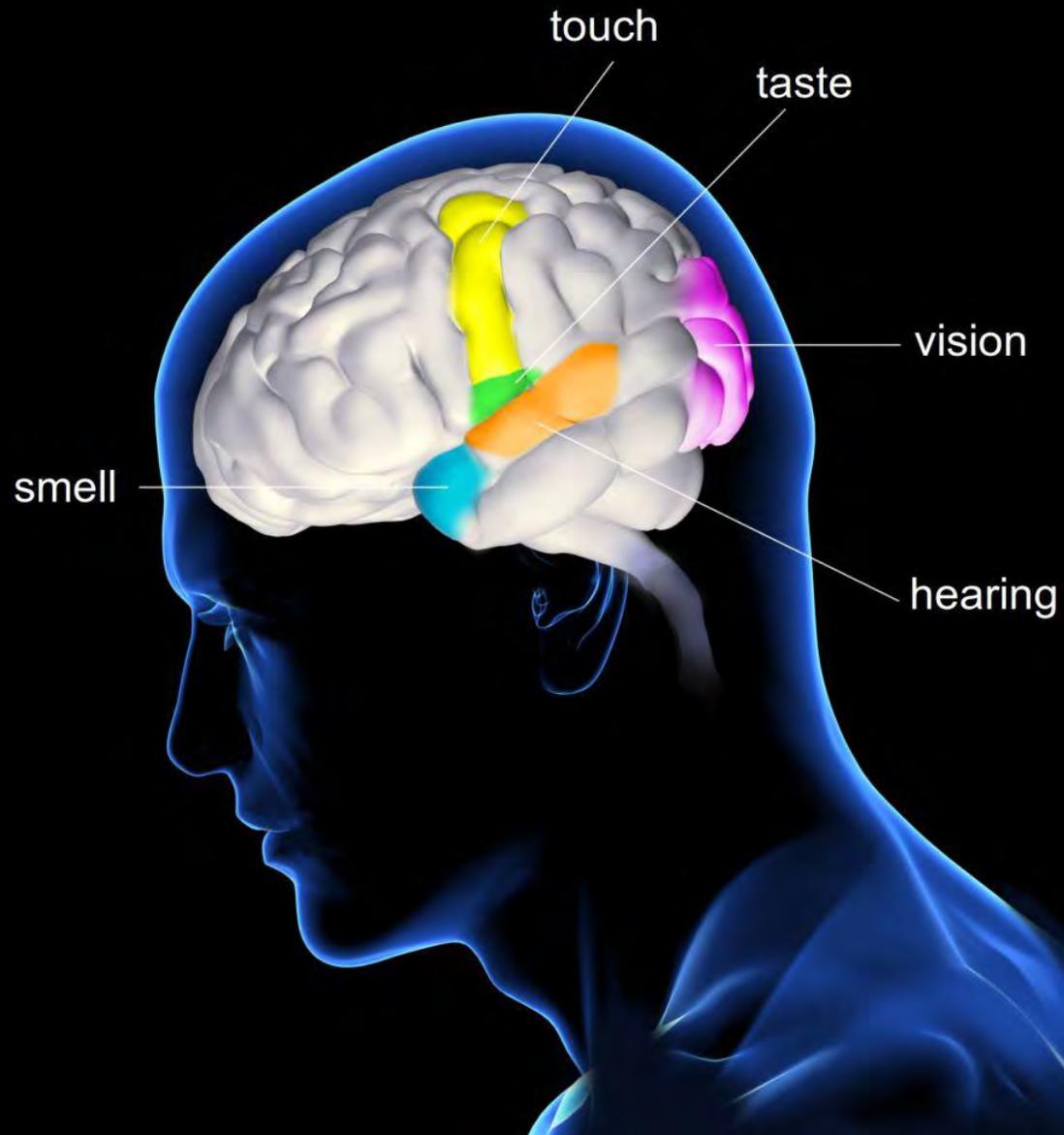
Rare genetic disorders diagnosed by computer analysis of photos

Written by Marie Ellis
Published: Tuesday 24 June 2014



More and more, the medical world is being merged with technology to improve diagnosis, prevention and treatment of health conditions. Now, researchers from Oxford University in the UK have developed a computer algorithm that can analyze photographs and diagnose which children have a rare genetic disorder.





Graves disease can be identified with a photograph of the eye. This is a byproduct of an overactive thyroid, and it appears in a photograph as bug eyes.



Source: <http://www.nejm.org/doi/full/10.1056/NEJMra1510030>

Arcus Senilis, characterized by a gray ring around the eye, is linked to high cholesterol and triglycerides, and an increased risk for heart disease and stroke.



Source: <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.741.4990&rep=rep1&type=pdf>

Horner's Syndrome is characterized by a combination of droopy eyelids (ptosis) and pupils of a different size (anisocoria). This condition is associated with aneurysms and tumors in the neck.



Source: http://www.atsjournals.org/doi/abs/10.1164/ajrccm-conference.2016.193.1_MeetingAbstracts.A3598

BMJ

BMJ 2012;345:e7396 doi: 10.1136/bmj.e7396 (Published 13 December 2012) Page 1 of 8

RESEARCH

CHRISTMAS 2012: RESEARCH

Using a dog's superior olfactory sensitivity to identify *Clostridium difficile* in stools and patients: proof of principle study

Results The dog's sensitivity and specificity for identifying *C difficile* in stool samples were both 100% (95% confidence interval 91% to 100%). During the detection rounds, the dog correctly identified 25 of the 30 cases (sensitivity 83%, 65% to 94%) and 265 of the 270 controls (specificity 98%, 95% to 99%).

Conclusion A trained dog was able to detect *C difficile* with high estimated sensitivity and specificity, both in stool samples and in hospital patients infected with *C difficile*.



Cliff has been trained to sniff out the bacteria clostridium difficile



Chronological age: 3-year range of error



Gender: near 100% accuracy

Smoking: 85% accurate



BMI: 79% accurate





Ground Truth Data



Face Age + Gender + BMI + Smoking





SMILE

SMOKER INDICATION AND LIFESTYLE ESTIMATION

- ✓ Consumer signs release form
- ✓ Completes a detailed health questionnaire
- ✓ We capture multiple photos- various poses and expressions
- ✓ We also capture video and voice recording





From the analysis of a simple selfie, it returns GENDER, AGE and BMI estimates in just a few seconds. We're launching **SMOKING DETECTION** in October.



JANUS IS NOW IN THE FIELD



Legal and General and Quilt are both in the initial pilot phase, initially using it for engagement. They are assessing our outputs to determine how this can fit within their entire process.