



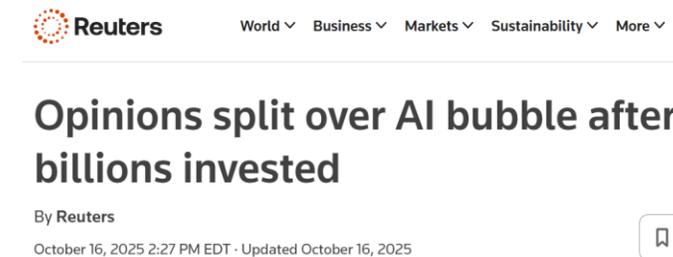
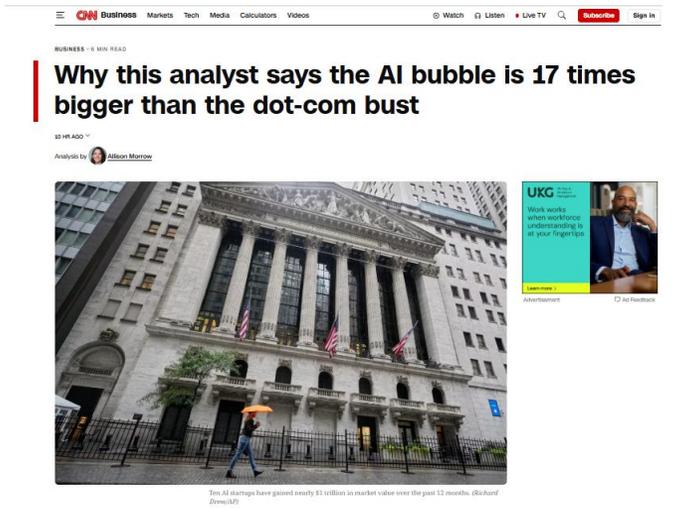
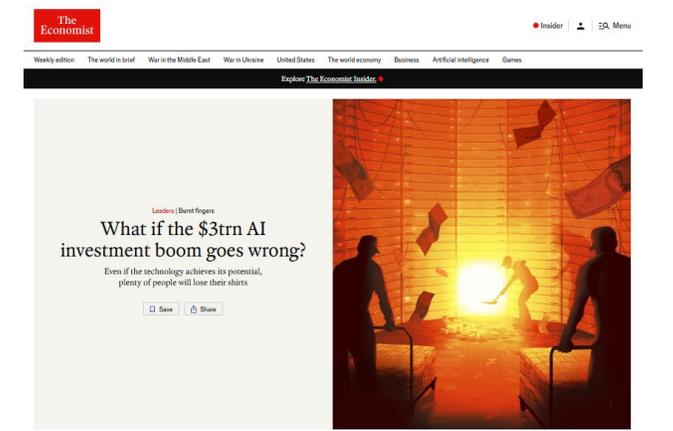
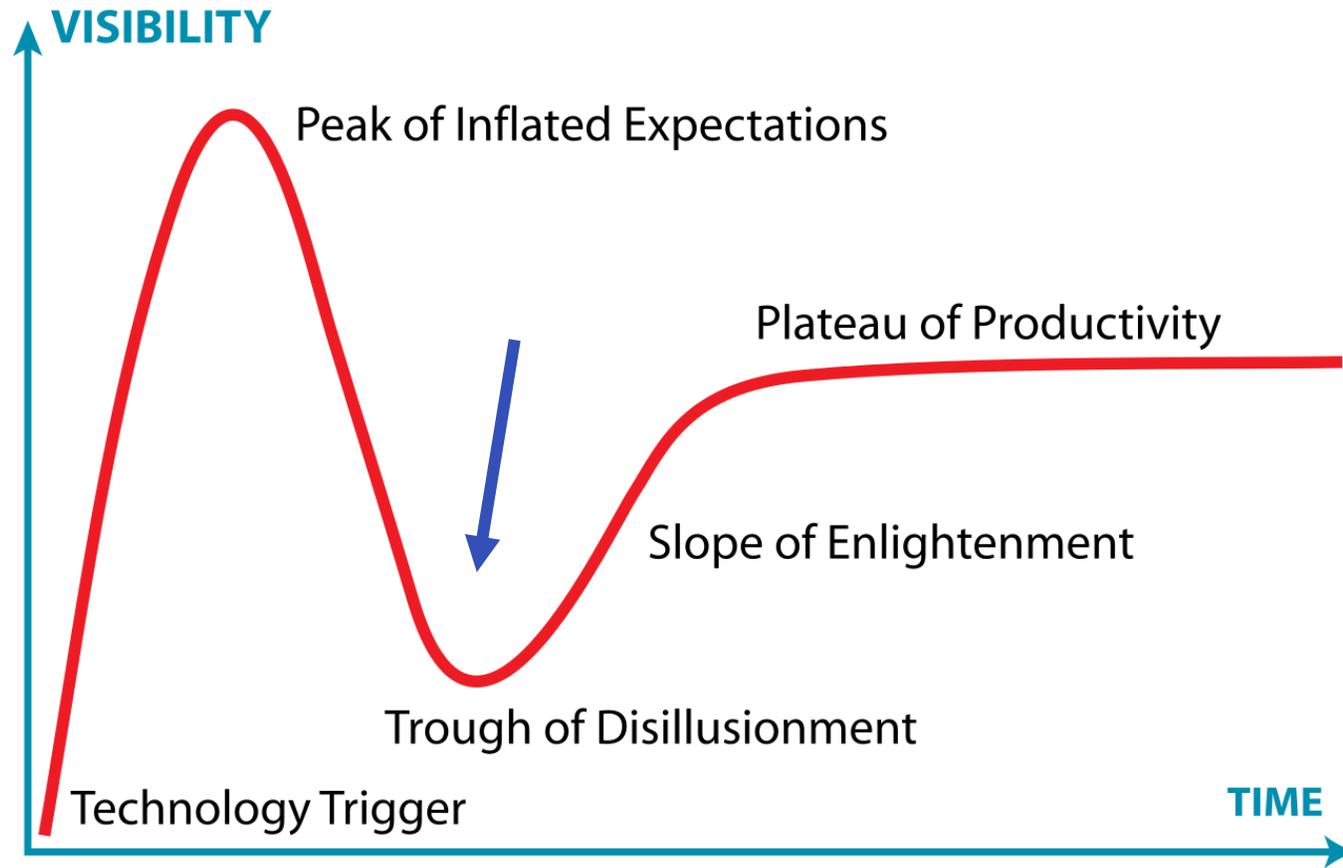
AI in Healthcare. What can we Expect, and When?

- **Dr Tim Meagher**, Munich Re, Canada
- AAIM Triennial Conference, San Diego, 19th October 2025

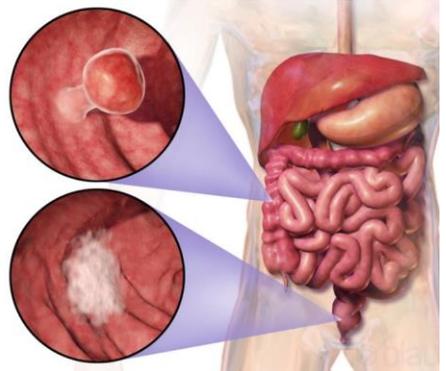
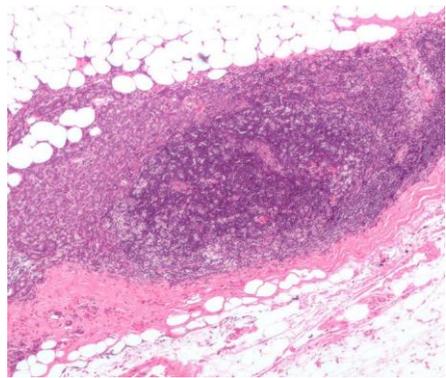
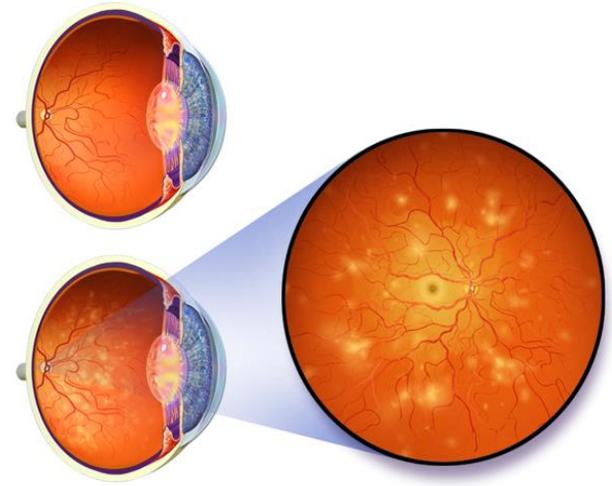
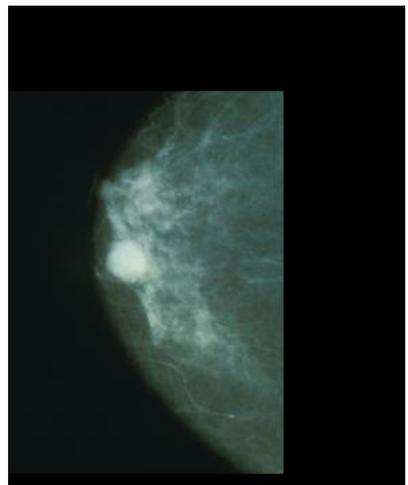
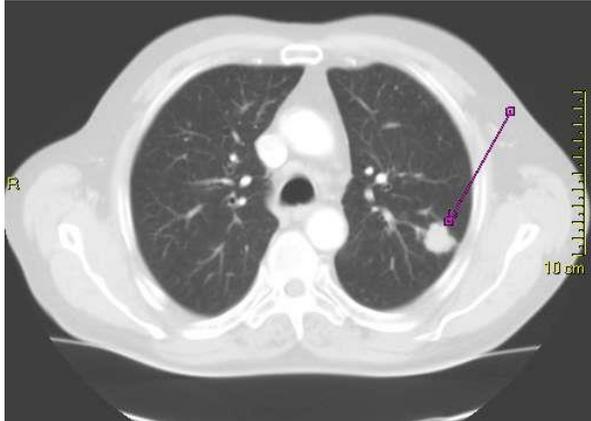
AI Line of Enthusiasm



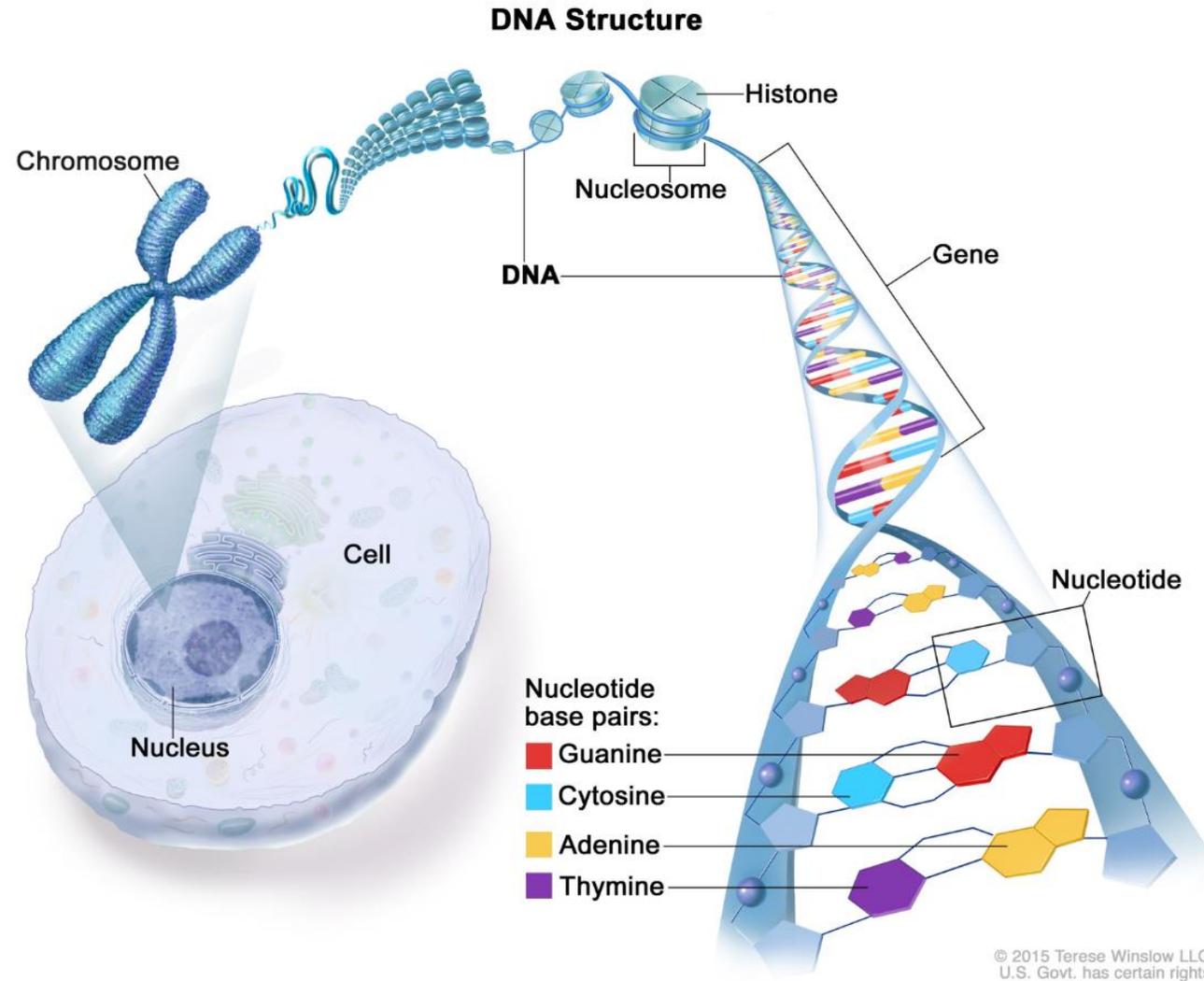
Where are we on the hype cycle?



AI-assisted imaging...in 2025



AI-assisted Genomics...



AI in Medicine: a 1-slide history...

Era	Years	Key Features	Milestones-examples
Rule-based system	1950-2000	Symbolic AI; 'if-then' rules; decision trees	Rules-based ECG interpretation Basic alerts in EHRs
Machine Learning/Deep Learning	2000-2022	Neural networks, especially CNNs AI radiology, pathology, dermatology	IDx-DR (2018)- retinal analysis AlphaFold (2020)- protein 3D prediction
Generative AI/LLM Agentic AI	2023-present	Answers queries, creates new content.	ChatGPT; Gemini; OpenEvidence Clinical scribes

The venerable Chest X-ray...!

[nature](#) > [nature communications](#) > [articles](#) > [article](#)

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Opportunistic detection of type 2 diabetes using deep learning from frontal chest radiographs

Original Research | 26 March 2024

Deep Learning to Estimate Cardiovascular Risk From Chest Radiographs: A Risk Prediction Study

Authors: Jakob Weiss, MD, Vineet K. Raghu, PhD , Kaavya Paruchuri, MD , Aniket Zinzuwadia, AB , Pradeep Natarajan, MD, MMSc , Hugo J.W.L. Aerts, PhD , and Michael T. Lu, MD, MPH  | [AUTHOR, ARTICLE, & DISCLOSURE INFORMATION](#)

Publication: Annals of Internal Medicine • Volume 177, Number 4 • <https://doi.org/10.7326/M23-1898>

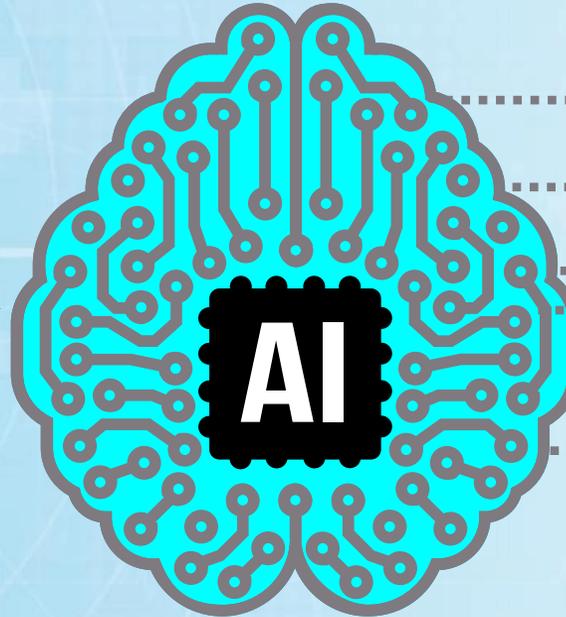
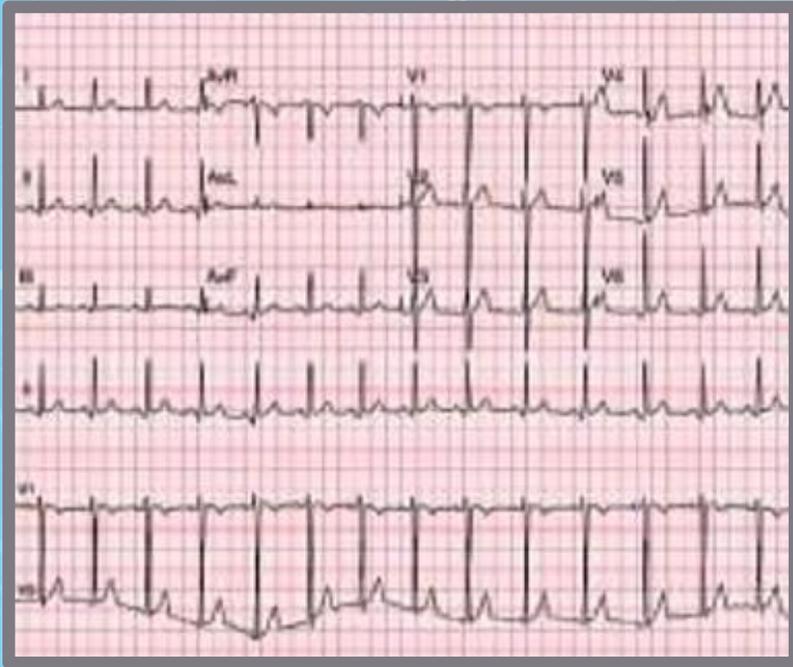
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Deep learning to estimate lung disease mortality from chest radiographs



AI-ECG



Age/Sex

AF in NSR

Low Ejection Fraction

Valvular Diseases

Channelopathies

Hypertrophic
Cardiomyopathy

Original Investigation | AI in Cardiology

JAMA Cardiol
Published Online: August 20, 2025
doi: 10.1001/jamacardio.2025.2522

Artificial Intelligence-Enhanced Electrocardiography for Complete Heart Block Risk Stratification

Arunashis Sau, PhD^{1,2}; Henry Zhang, BSc¹; Joseph Barker, MRes¹; [et al](#)

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f X in ✉

An Electrocardiogram Foundation Model Built on over 10 Million Recordings

Authors: Jun Li, B.S. , Aaron D. Aguirre, M.D., Ph.D. , Valdey Moura Junior, Ph.D. , Jiarui Jin, B.S. , Che Liu, M.S. , Lanhai Zhong, B.S. , Chenxi Sun, Ph.D. , Gari Clifford, Ph.D. , M. Brandon Westover, M.D., Ph.D. , and Shenda Hong, Ph.D.  [Author Info & Affiliations](#)

Published June 26, 2025 | NEJM AI 2025;2(7) | DOI: 10.1056/AIoa2401033 | VOL. 2 NO. 7 | Copyright © 2025

JAMA

Published Online: June 23, 2025
doi: 10.1001/jama.2025.8731

Original Investigation | AI in Medicine

Complete AI-Enabled Echocardiography Interpretation With Multitask Deep Learning

Gregory Holste, MSE^{1,2,3}; Evangelos K. Oikonomou, MD, DPhil^{2,3}; Márton Tokodi, MD, PhD⁴; [et al](#)

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Authors: Tariq Adnan, M.Sc. , Md Saiful Islam, M.Sc. , Sangwu Lee, B.Sc. , E.M. Wasifur Rahman Chowdhury, Ph.D. , Sutapa Dey Tithi, B.Sc. , Kazi Noshin, B.Sc. , Md Rayhanul Islam, M.Sc. ,  ⁺⁵, and Ehsan Hoque, Ph.D.  [Author Info & Affiliations](#)

Published June 26, 2025 | NEJM AI 2025;2(7) | DOI: 10.1056/AIoa2400950 | VOL. 2 NO. 7 | Copyright © 2025

JAMA Neurology

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Review | AI in Neurology Cite Permissions Metrics

Computer Vision in Clinical Neurology A Review

Maximilian U. Friedrich, MD^{1,2,3}; Samuel Relton, PhD⁴; David Wong, PhD⁴; et al

JAMA Neurol
Published Online: February 17, 2025
2025;82;(4):407-415.
doi:10.1001/jamaneurol.2024.5326

JAMA Neurology

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JAMA Neurol
Published Online: November 18, 2024
2025;82;(2):117-118.
doi:10.1001/jamaneurol.2024.3835

Viewpoint | AI in Neurology

AI Devices in Neurology—Moving From Diagnosis to Prognosis

James M. Hillis, MBBS, DPhil^{1,2}; Edward R. Scheffer Cliff, MBBS, MPH^{2,3}; Kerstin N. Vokinger, MD, JD, PhD^{4,5}

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Original Investigation | Oncology



AI-Assisted vs Unassisted Identification of Prostate Cancer in Magnetic Resonance Images

Jasper J. Twilt, MSc¹; Anindo Saha, MSc^{1,2}; Joeran S. Bosma, MSc²; et al

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An MRI–pathology foundation model for noninvasive diagnosis and grading of prostate cancer

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[Zhou](#), [Pei Nie](#) , [Liang Wang](#) , [Jie Li](#) , [Shudong Zhang](#)  & [Shancheng Ren](#) 

[Nature Cancer](#) (2025) | [Cite this article](#)

Machine Learning Model Shows Promise in Early Detection of Serious Mental Illness

Roy Perlis, MD, MSc^{1,2,3,4}; Kate Schweitzer⁵

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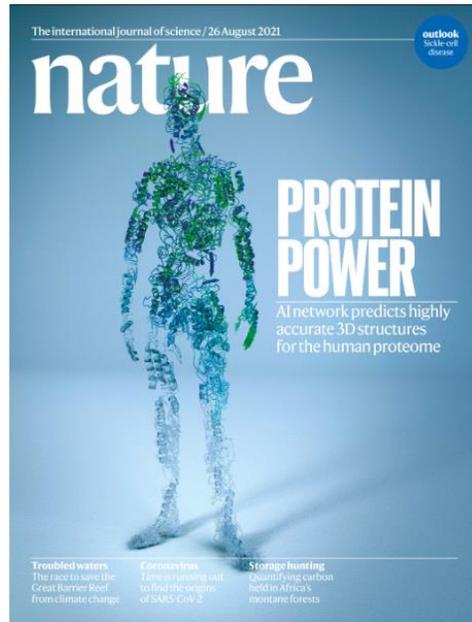
EDITORIAL



A New Foundation Model for Multimodal Ophthalmic Images: Advancing Disease Detection and Prediction

Authors: Mark A. Chia, Ph.D. , Yukun Zhou, Ph.D. , and Pearse A. Keane, M.D.  [Author Info & Affiliations](#)Published November 27, 2024 | NEJM AI 2024;1(12) | DOI: 10.1056/AIe2401024 | [VOL. 1 NO. 12](#)

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nature *Nature* 630, 493–500 (2024).

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Accurate structure prediction of biomolecular interactions with AlphaFold 3

nature

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NEWS | 25 June 2025

DeepMind's new AlphaGenome AI tackles the 'dark matter' in our DNA

Tool aims to solve the mystery of non-coding sequences – but is still in its infancy.

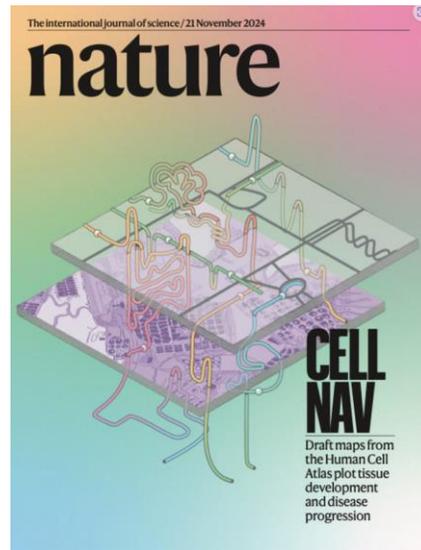


AlphaMissense

AlphaFold Based Tool to Predict Mutations Causing Genetic Diseases

The international journal of science / 21 November 2024

nature



CELL NAV

Draft maps from the Human Cell Atlas plot tissue development and disease progression

A cancer therapy takes aim at autoimmune diseases p. 719

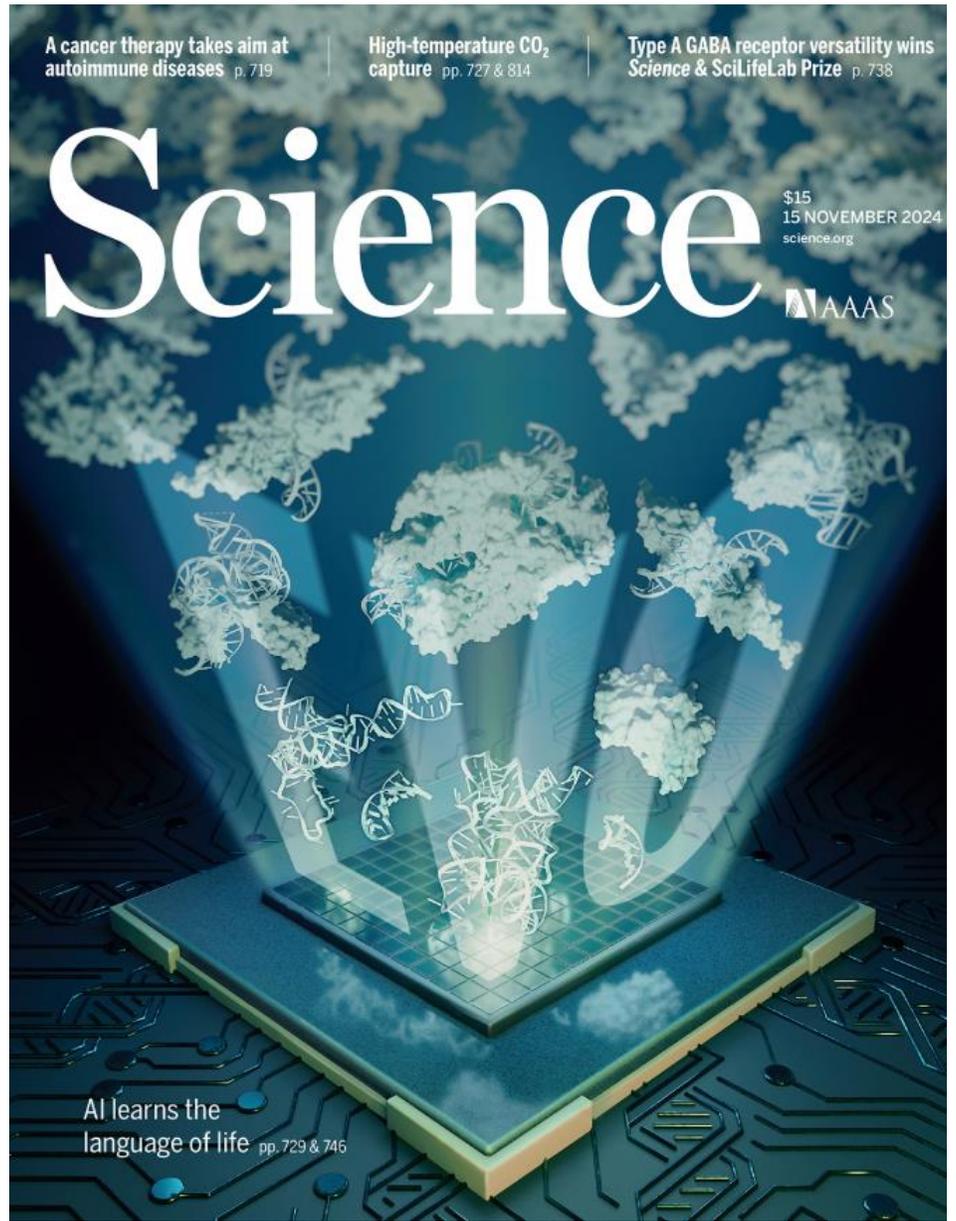
High-temperature CO₂ capture pp. 727 & 814

Type A GABA receptor versatility wins Science & SciLifeLab Prize p. 738

Science

\$15
15 NOVEMBER 2024
science.org

AAAS



AI learns the language of life pp. 729 & 746

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NEWS | 19 September 2025

World's first AI-designed viruses a step towards AI-generated life

Scientists used AI to write coherent viral genomes, using them to synthesize bacteriophages capable of killing resistant strains of bacteria.

By [Katie Kavanagh](#)

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Article | [Open access](#) | Published: 17 September 2025

Learning the natural history of human disease with generative transformers

[Artem Shmatko](#), [Alexander Wolfgang Jung](#), [Kumar Gaurav](#), [Søren Brunak](#), [Laust Hvas Mortensen](#), [Ewan](#)

[Birney](#) , [Tom Fitzgerald](#)  & [Moritz Gerstung](#) 

Is AI as good as doctors?

Research Letter FREE

April 1, 2024

Clinical Reasoning of a Generative Artificial Intelligence Model Compared With Physicians

Stephanie Cabral, MD¹; Daniel Restrepo, MD²; Zahir Kanjee, MD, MPH¹; [et al](#)

[» Author Affiliations](#) | [Article Information](#)

JAMA Intern Med. 2024;184(5):581-583. doi:10.1001/jamainternmed.2024.0295

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EDITORIAL f X in ✉

The Generalist–Specialist Paradox of Medical AI

Author: V. L. Murthy, M.D., Ph.D. [» Author Info & Affiliations](#)

Published June 26, 2025 | NEJM AI 2025;2(7) | DOI: 10.1056/AIe2500529 | VOL. 2 NO. 7 | Copyright © 2025

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Authors: Tao Tu, Ph.D. [»](#) ✉, Shekoofeh Azizi, Ph.D. [»](#) ✉, Danny Driess, M.S. [»](#) , Mike Schaeckermann, Ph.D. [»](#) , Mohamed Amin, B.S. [»](#) , Pi-Chuan Chang, Ph.D. [»](#) , Andrew Carroll, Ph.D. [»](#) , [+25](#) , and Vivek Natarajan, M.S. [»](#)

[Author Info & Affiliations](#)

Published February 22, 2024 | NEJM AI 2024;1(3) | DOI: 10.1056/AIoa2300138 | VOL. 1 NO. 3

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PERSPECTIVE f X in ✉

Raging against the Machine: The Human Side of the Story

Author: Daniel Restrepo, M.D. [» Author Info & Affiliations](#)

Published September 25, 2025 | NEJM AI 2025;2(10) | DOI: 10.1056/AIe2500439 | VOL. 2 NO. 10

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7 **Viewpoint** | AI in Medicine

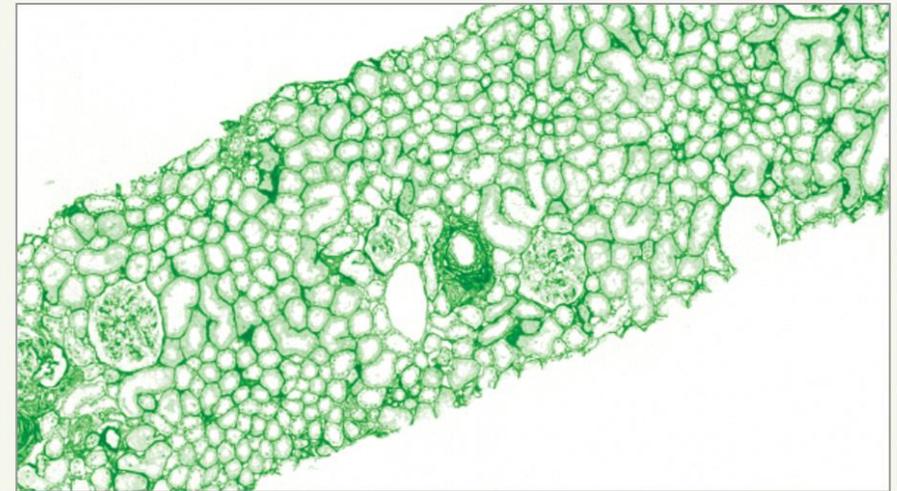
January 19, 2024

AI's Threat to the Medical Profession

Agnes B. Fogo, MD¹; Andreas Kronbichler, MD, PhD²; Ingeborg M. Bajema, MD, PhD³

» [Author Affiliations](#) | [Article Information](#)

JAMA. 2024;331(6):471-472. doi:10.1001/jama.2024.0018



No. of glomeruli:	23
Global sclerosis:	4
Segmental sclerosis detected:	No
GBM changes detected:	No
Crescents detected:	No
Endocapillary hypercellularity:	2%
Podocyte density:	86.8 (below normal value)
Mesangial hypercellularity (maximum):	5
Adhesions:	No
Interstitial fibrosis:	17.4%
Tubular atrophy:	13.9%
Inflammation, area:	12.1%
Inflammatory cells detected:	Lymphocytes (82%) Granulocytes (1.2%) Plasma cells (3.5%) Undetermined (13.3%)
IF/IH:	Still in process
EM:	Still in process

What about implementation?

Journal of the American Medical Informatics Association, 2025, 32(7), 1093–1100
https://doi.org/10.1093/jamia/ocaf065
Advance access publication 5 May 2025
Research and Applications



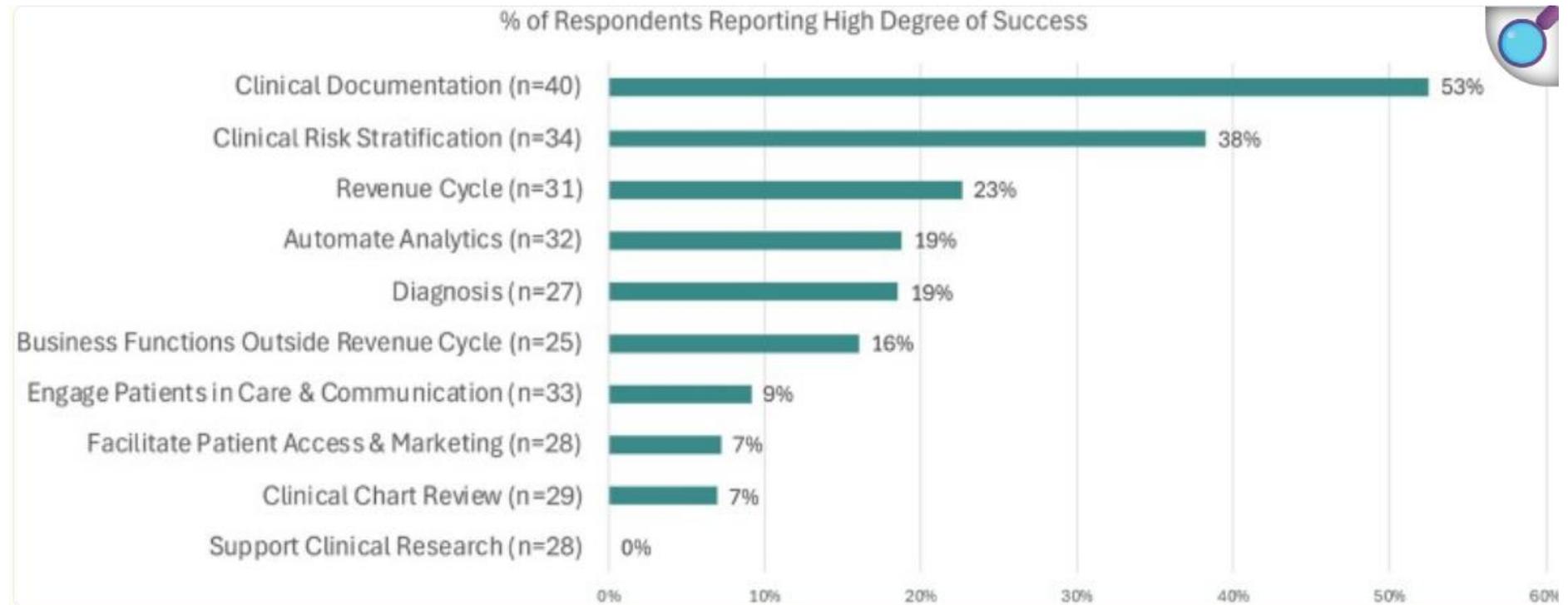
Research and Applications

Adoption of artificial intelligence in healthcare: survey of health system priorities, successes, and challenges

Eric G. Poon , MD, MPH^{1,2,3,*}, Christy Harris Lemak, PhD^{4,5}, Juan C. Rojas, MD, MS⁶, Janet Gupthill, MPH⁵, David Classen, MD, MS⁷

¹Duke University Health System, Durham, NC, United States, ²Department of Medicine, Duke University School of Medicine, Durham, NC,

- Scottsdale Institute: 67 Health Systems
- Ambient Notes: 100% adoption; 53% satisfaction



State of Global AI Adoption in Healthcare

Right Now, AI Is Most Often Used With Administrative Tasks



Table 4. Top 6 Obstacles to AI Adoption in Healthcare



		Description	Impact
1	Data Quality	Fragmented healthcare data. EHRs, health systems do not communicate; AI training may be flawed	Inaccurate AI performance
2	Regulatory	FDA, Health Canada, EU- AI rules in flux; Lengthy approval process	Uncertainty reduces interest of healthcare organizations
3	Algorithmic bias, Ethical concerns	Training data not representative of diverse demographic groups; consent, privacy, transparency, autonomy not enshrined in AI algorithms	Bias may perpetuate disparities and health inequities; conflict with healthcare’s commitment to equitable health for all.
4	Clinical Integration	Poor fit into clinical workflow	Clinician resistance; poor adoption rates; wasted tech investments
5	Costs	Costly upfront investment, expensive maintenance and upgrades; ROI not clear	Too expensive for smaller centers; Not attractive in ‘for-profit’ settings
6	Trust and Liability	Black-box problem No real-world validation; clinical liability unclear	Clinician resistance; risk aversion.



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EDITORIAL

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We Need More Randomized Clinical Trials of AI

Authors: David Ouyang, M.D. , and Joseph Hogan, Sc.D.  [Author Info & Affiliations](#)

Published October 18, 2024 | NEJM AI 2024;1(11) | DOI: 10.1056/AIe2400881 | [VOL. 1 NO. 11](#) | [Copyright © 2024](#)

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PERSPECTIVE

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A Call for Artificial Intelligence Implementation Science Centers to Evaluate Clinical Effectiveness

Authors: Christopher A. Longhurst, M.D., M.S.  , Karandeep Singh, M.D., M.M.Sc. , Aneesh Chopra, M.P.P. , Ashish Atreja, M.D., M.P.H. , and John S. Brownstein, Ph.D.  [Author Info & Affiliations](#)

Published July 10, 2024 | NEJM AI 2024;1(8) | DOI: 10.1056/AIp2400223 | [VOL. 1 NO. 8](#) | [Copyright © 2024](#)

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Invited Commentary | AI in Health Policy 

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AI Hype Cycles and Reality in Health Care

Sherri Rose, PhD¹

JAMA Health Forum
Published Online: June 13, 2025
2025;6;(6):e251904.
[doi:10.1001/jamahealthforum.2025.1904](https://doi.org/10.1001/jamahealthforum.2025.1904)

AI-based mammography is here, and it has a trust problem

Radiologists' skepticism is in part driven by the limited evidence on how the new technology improves cancer outcomes

CANCER CARE | September 23, 2025

UC Davis Health to co-lead \$16 million study examining AI's role in reading mammograms

By Stephanie Winn

Nationwide research seeks to examine impact of AI on mammogram accuracy and patient experience

The Economist

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Britain | Labour and the NHS

Where next for Britain's broken National Health Service?

To save itself, the party that founded Britain's health service must rescue it



ILLUSTRATION: CARL GODFREY

May 29th 2025

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Opinion

NHS 10 year plan: Can using AI offer a solution to the NHS' problems?

BMJ 2025 ; 390 doi: <https://doi.org/10.1136/bmj.r1407> (Published 08 July 2025)

Cite this as: *BMJ* 2025;390:r1407

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W David Strain, professor¹, Joshua Cronin-Lampe, operational researcher², Marc Evans, consultant diabetologist³, Cerys Mitchell, associate director², Thomas Padgett, principal operational researcher², Phil McEwan, chief executive officer²

Viewpoint | AI in Health Policy



Artificial Intelligence and Health Care Waste—Promise or Peril?

William H. Shrank, MD, MSHS^{1,2}; Suhas Gondi, MD, MBA³; David J. Brailer, MD, PhD⁴

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AI, Health, and Health Care Today and Tomorrow

The JAMA Summit Report on Artificial Intelligence

 [JAMA Summit: AI](#)

JAMA

Published Online: October 13, 2025

doi: 10.1001/jama.2025.18490

Derek C. Angus, MD, MPH^{1,2}; Rohan Khera, MD, MS^{1,2}; Tracy Lieu, MD, MPH^{1,3}; [et al](#)

AI in Healthcare is a like a Ferrari, but...



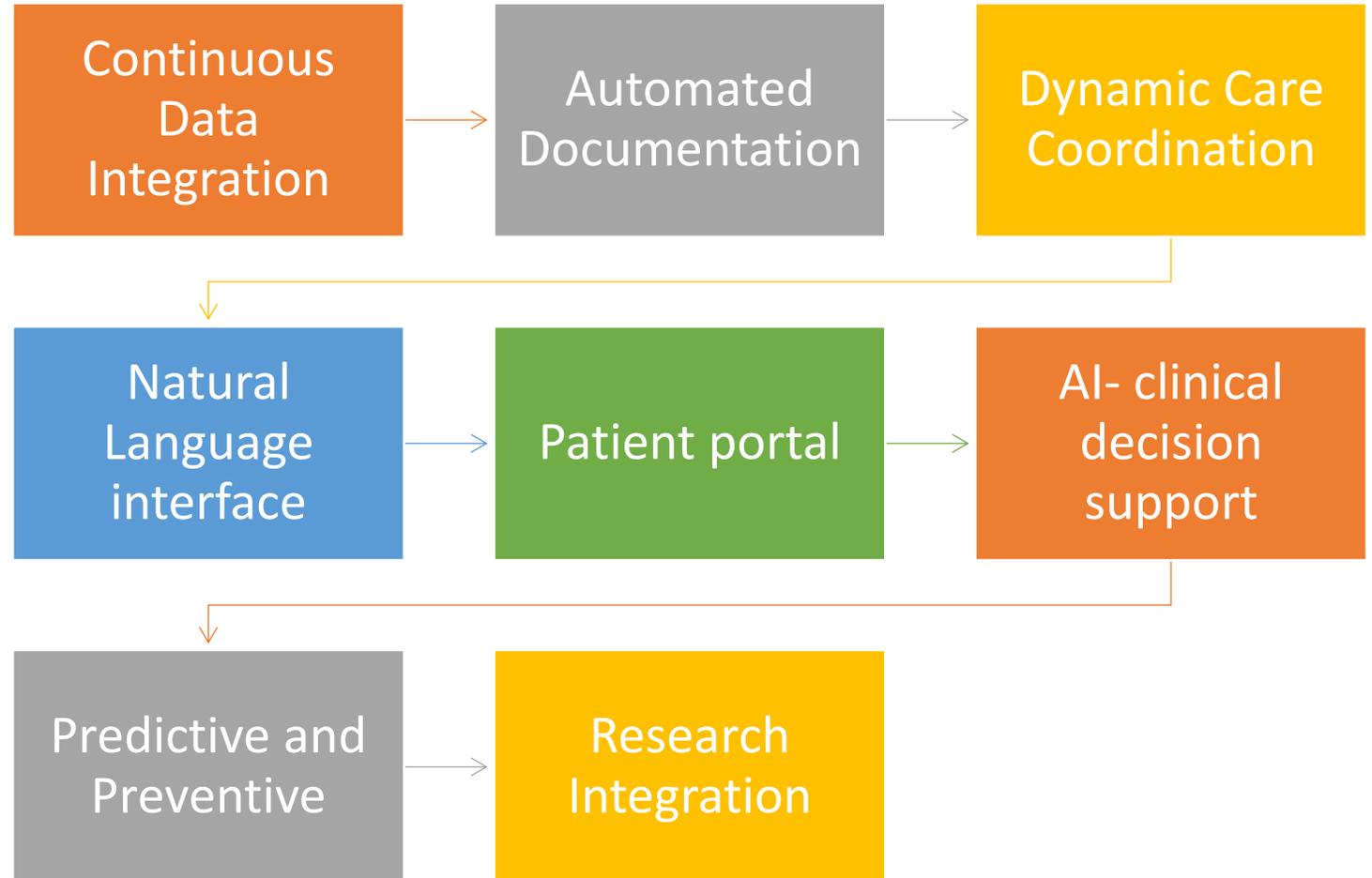
No rules of the road

No roads

You haven't been
taught to drive.

You may kill someone

The EHR of the Future

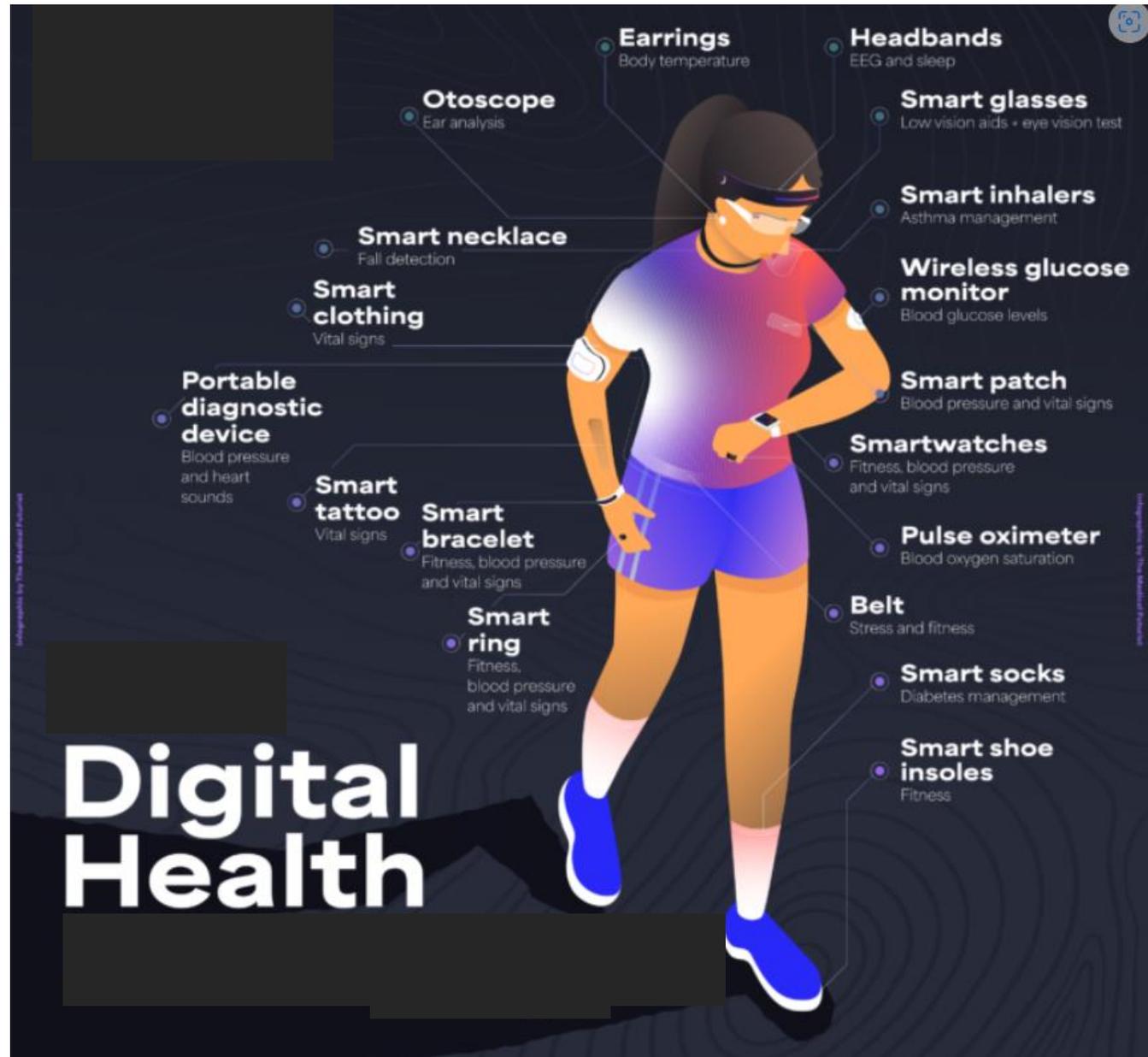




CXR Report of the Future

Your chest x-ray indicates that...

- You may have type 2 diabetes
- Your coronary calcium score is 976
- Your ejection fraction is normal
- Your 10-year cardiovascular risk of a heart attack, stroke, or death from cardiovascular disease is 14.1%



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PERSPECTIVE



Patient Portal — When Patients Take AI into Their Own Hands

Author: Carey Goldberg [Author Info & Affiliations](#)

Published April 19, 2024 | NEJM AI 2024;1(5) | DOI: 10.1056/AI2400283 | [VOL. 1 NO. 5](#) | [Copyright © 2024](#)

Invited Commentary | Health Informatics

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A Patient-in-the-Loop Approach to Artificial Intelligence in Medicine

Maxime F. Griot, MSc, MD^{1,2}; Graham A. Walker, MD³

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JAMA Netw Open

Published Online: June 10, 2025

2025;8;(6):e2514460.

doi:10.1001/jamanetworkopen.2025.14460

Table 3. Top 5 AI-healthcare impact areas in next 10 years



	Impact Area	Description	Key benefits
1	Precision Medicine	Analysis of multimodal data (genetic profile, lifestyle and environment factors)	Individualized treatments, better outcomes
2	Predictive/Preventive Healthcare	Analysis of multimodal data to predict risk and disease progression	Targeted prevention, earlier diagnoses, earlier interventions
3	Cancer care	Analysis of images, histology, patient and tumour genomes	Personalized treatments; adapted screening; accurate predictions
4	Biomedical Research	Analysis of high-dimensional datasets in systems, cell, and structural biology	New foundational knowledge. Drug discovery
5	Healthcare systems	Chatbots, personal assistants, Better documentation, patient flow, scheduling, billing	Patient and staff satisfaction; Reduction of inefficiencies, overdiagnosis, overtreatment



AI Line of Enthusiasm



Thank You!

Extra slides

The arrival of large language models (LLM)

JOURNAL OF INSURANCE MEDICINE
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J Insur Med 2023;50:000–000

OPINION

ChatGPT: How Closely Should We Be Watching?

Timothy Meagher, MB FRCP(C)

ChatGPT is about to make major inroads into clinical medicine.
This article discusses the pros and cons of its use.

Address of Correspondent:
Munich Re, 1000 Rue de la
Gauchetière Ouest, 20^e étage,
Montréal Québec, H3B 4W5; 514-
392-5069; tmeagher@munichre.ca

And when...?

2025-2027

NEAR TERM - FOUNDATION

Enhanced Clinical Decision Support

AI assistants become mainstream in clinical workflows, helping with documentation, diagnostic suggestions, and treatment planning. Specialized models for medical imaging reach superhuman performance in specific domains.

KEY DEVELOPMENTS

- ▶ AI scribes automate 80%+ of clinical documentation
- ▶ FDA approves dozens of AI diagnostic tools for radiology and pathology
- ▶ Personalized treatment recommendations for cancer become standard
- ▶ AI drug discovery accelerates with first AI-designed drugs entering Phase II trials
- ▶ Remote patient monitoring with AI alerts becomes widespread

2027-2030

MID TERM - INTEGRATION

AI-Powered Precision Medicine

Integration of multimodal health data enables truly personalized medicine. AI systems analyze genomics, lifestyle, and environmental factors to predict disease risk and optimize treatments years in advance.

KEY DEVELOPMENTS

- ▶ Predictive models identify disease risk 5-10 years before symptoms
- ▶ First AI-discovered drugs reach market approval
- ▶ Virtual health assistants manage chronic conditions with minimal human oversight
- ▶ AI pathology becomes standard of care in developed nations
- ▶ Real-time surgical guidance systems with AI achieve widespread adoption
- ▶ Mental health AI therapists show efficacy comparable to human therapists for mild-moderate conditions

2030-2035

ADVANCED - TRANSFORMATION

Autonomous Diagnostic Systems

AI systems operate semi-autonomously in many diagnostic and treatment scenarios. Continuous health monitoring through wearables and implants enables proactive intervention before illness manifests.

KEY DEVELOPMENTS

- ▶ AI diagnoses most common conditions with >95% accuracy without physician review
- ▶ Automated drug discovery reduces development time from 10+ years to 3-5 years
- ▶ AI-designed biologics and gene therapies enter mainstream use
- ▶ Robot-assisted surgeries with AI planning become majority of procedures
- ▶ Digital twins of patients enable testing treatments virtually before administration
- ▶ Early cancer detection rates approach 90% through AI screening
- ▶ Healthcare costs begin to decline in regions with full AI integration

2035-2040

FUTURE - REVOLUTION

Preventive & Regenerative Medicine

Healthcare shifts from reactive treatment to proactive optimization. AI enables true preventive medicine, catching nearly all diseases in early stages. Regenerative therapies designed by AI restore function to damaged organs.

KEY DEVELOPMENTS

- ▶ Most major diseases caught in Stage 0 or preclinical stages
- ▶ AI-guided CRISPR therapies cure previously untreatable genetic diseases
- ▶ Organ regeneration through AI-designed stem cell therapies
- ▶ Fully autonomous robotic surgery for routine procedures
- ▶ Brain-computer interfaces enable AI assistance for neurological conditions
- ▶ Life expectancy in developed nations increases by 10-15 years
- ▶ Personalized vaccines designed by AI within hours of pathogen emergence

Comparison of DeepMind/Arc Institute AI Biology Models

Table 1: Basic Information & Purpose

Feature	AlphaFold 2	AlphaFold 3	AlphaMissense	AlphaGenome	Evo
Release Year	2020	2024	2023	2023	2024 (Evo 2: 2025)
Primary Purpose	Protein structure prediction	Biomolecular complex structure prediction	Predict pathogenicity of protein variants	Predict DNA regulatory activity	General-purpose genomic foundation model
Input	Amino acid sequence	Protein, DNA, RNA, ligand sequences	Amino acid sequence with variant position	DNA sequences (up to 1M base pairs)	DNA, RNA, protein sequences
Output	3D protein structure	3D structure of multi-molecular complexes	Pathogenicity score for mutations	Regulatory activity predictions, variant effects	Function predictions, generated sequences
Molecule Types	Proteins only	Proteins, DNA, RNA, small molecules, ligands, ions	Proteins only	DNA only	DNA, RNA, and proteins
Primary Use Case	Understand protein folding	Model biomolecular interactions	Identify disease mutations	Understand gene regulation	Multi-purpose genomics (prediction + generation)

Table 2: Technical Architecture & Capabilities

Feature	AlphaFold 2	AlphaFold 3	AlphaMissense	AlphaGenome	Evo
Key Architecture	Evoformer module	Improved Evoformer + diffusion network	Two-stage: AlphaFold-like structure prediction + pathogenicity training	Transformer-based	7B parameter model with 131kb context length
Training Approach	Supervised learning on known structures	Enhanced supervised + diffusion model	Two-stage: structure then pathogenicity	Supervised on genomic data	Foundation model trained on genomic sequences
Context Length	Single protein	Multi-molecular complex	Single protein variant	Up to 1 million base pairs	131 kilobases at single-nucleotide resolution
Handles Complexes	Single chains (AlphaFold-Multimer for protein-protein)	Yes - multi-molecular complexes including protein-drug	No - single variants only	No - DNA sequence analysis	Yes - multi-modal across molecule types
Post-translational Modifications	Limited	Yes (glycosylation, etc.)	No	N/A	Can predict effects
Zero-shot Capability	Limited	Limited	No - requires structure prediction first	Limited	Yes - generalizes across tasks

Table 3: Applications & Performance

Feature	AlphaFold 2	AlphaFold 3	AlphaMissense	AlphaGenome	Evo
Drug Discovery Applications	Protein target structures	Protein-drug interactions, binding site prediction	Identify disease-causing mutations	Regulatory variant effects	Generate functional proteins, predict variant impacts
Generative Capabilities	No - prediction only	No - prediction only	No - prediction only	No - prediction only	Yes - can generate novel functional sequences
Accuracy Improvement over Predecessor	Revolutionary (~90% accuracy)	Slightly better for proteins, much better for complexes	N/A - new capability	N/A - new capability	State-of-art for long-range predictions

