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Article type : Original

[HEP4-18-0312]

Insulin resistance exacerbates genetic predisposition to NAFLD in individuals without diabetes

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This is the author manuscript accepted for publication and has undergone full peer review but has not been through the copyediting, typesetting, pagination and proofreading process, which may lead to differences between this version and the [Version of Record](#). Please cite this article as [doi: 10.1002/HEP4.1353](https://doi.org/10.1002/HEP4.1353)

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56 * *Michael Province and Elizabeth K. Speliotes equally supervised this work.*

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59 **Keywords:** gene-environment interactions, PNPLA3, hepatic steatosis, metabolic factors,
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94 **Abbreviations:** NAFLD= Nonalcoholic fatty liver disease; TG=triglycerides; LDL=low-density

95

96 lipoprotein cholesterol; HDL=high-density lipoprotein cholesterol; BMI=body mass index;
97
98 $WHR_{adj}BMI$ = waist-to-hip ratio adjusted for body mass index; *PNPLA3*=Patatin-like
99
100 phospholipase domain-containing protein 3 gene; *GCKR* =Glucokinase regulatory protein gene;
101
102 *NCAN* =Neurocan gene; *TM6SF2* =Transmembrane 6 Superfamily Member 2 gene;
103
104 *LYPLAL1*=Lysophospholipase-like 1 gene; EA=European ancestry; SNP=single nucleotide
105
106 polymorphism; AA=African ancestry; LA=liver attenuation; HOMA-IR=homeostatic model of
107
108 insulin resistance; AGES=Age, Gene/Environment Susceptibility-Reykjavik; Amish=Old Order
109
110 Amish; CARDIA=Coronary Artery Risk Development in Young Adults; FamHS=Family Heart
111
112 Study; FHS=Framingham Heart Study; GENOA=Genetic Epidemiology Network of Arteriopathy;
113
114 MESA=Multi-Ethnic Study of Atherosclerosis; HU=Hounsfield units; IVN=inverse normal
115
116 transformation; LA_{inv} =Inverse normal-transformed residuals of LA; SD=standard deviation
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119 ***Financial Support:***

120
121 This work was performed under the auspices of the Genetics of Obesity-Related Liver Disease
122 Consortium. Funding for this study was made possible by The Age, Gene/Environment
123 Susceptibility-Reykjavik study (AGES) funded by the National Institute of Health (NIH) contracts
124 N01-AG-1-2100 and 271201200022C, the National Institute of Aging Intramural Research
125 Program, Hjartavernd (the Icelandic Heart Association), and the Althingi (the Icelandic
126 Parliament). The study is approved by the Icelandic National Bioethics Committee, VSN:00-
127 063. The researchers are indebted to the participants for their willingness to participate in the
128 study. The Amish study gratefully acknowledges our Amish liaisons, research volunteers, field
129 workers and Amish Research Clinic staff and the extraordinary cooperation and support of the

130 Amish community without which these studies would not have been possible. The Amish
131 studies are supported by grants and contracts from NIH, including U01 HL072515, U01
132 HL84756, U01 HL137181 and P30 DK72488. Funding for the Coronary Artery Risk
133 Development in Young Adults Study (CARDIA) is conducted and supported by the National
134 Heart, Lung, and Blood Institute (NHLBI) in collaboration with the University of Alabama at
135 Birmingham (HHSN268201300025C & HHSN268201300026C), Northwestern University
136 (HHSN268201300027C), University of Minnesota (HHSN268201300028C), Kaiser Foundation
137 Research Institute (HHSN268201300029C), Johns Hopkins University School of Medicine
138 (HHSN268200900041C) and Vanderbilt University Medical Center (R01 HL 098445). CARDIA
139 is also partially supported by the Intramural Research Program of NIA and an intra-agency
140 agreement between NIA and NHLBI (AG0005). The National Human Genome Research
141 Institute (NHGRI) supported genotyping of CARDIA participants through grants U01-HG-
142 004729, U01-HG-004446, and U01-HG-004424. This manuscript has been reviewed by
143 CARDIA for scientific content. Exome chip genotyping and data analyses were funded in part
144 by grants U01-HG004729, R01-HL093029 and R01-HL084099 from NIH to Dr. Myriam
145 Fornage. Lisa B. VanWagner is supported by NIH grant K23 HL136891. The Family Heart
146 Study (FamHS) was supported by grant R01-DK-089256 from the National Institute of Diabetes
147 and Digestive and Kidney Diseases (NIDDK) and grant R01HL117078 from NHLBI. Elizabeth
148 K. Speliotes and Brian Halligan are supported by NIH grants R01 DK106621, R01 DK107904
149 and The University of Michigan Department of Internal Medicine. Data from the Framingham
150 Heart Study (FHS) came from the database of Genotypes and Phenotypes (dbGaP). Lawrence
151 F. Bielak and Patricia A. Peyser are supported, in part, by NIH grants R01 DK106621 and R01
152 DK107904. Support for the Genetic Epidemiology Network of Arteriopathy (GENOA) study was
153 provided by NHLBI (HL054457, HL054464, HL054481, HL087660, and HL085571) of the
154 National Institutes of Health. The Multi-Ethnic Study of Atherosclerosis (MESA) and the MESA
155 SHARe project are conducted and supported by NHLBI in collaboration with MESA
156 investigators. This research was supported by R01 HL071739, and MESA was supported by
157 contracts N01-HC-95159, N01-HC-95160, N01-HC-95161, N01-HC-95162, N01-HC-95163,
158 N01-HC-95164, N01-HC-95165, N01-HC-95166, N01-HC-95167, N01-HC-95168, N01-HC-
159 95169 from the National Heart, Lung, and Blood Institute, and by grants UL1-TR-000040, UL1-
160 TR-001079, and UL1-RR-025005 from National Center for Research Resources. The provision
161 of exome chip genotyping data was supported in part by the NHLBI contract N02-HL-64278,
162 National Center for Advancing Translational Sciences, CTSI grant UL1TR001881, and the
163 National Institute of Diabetes and Digestive and Kidney Disease Diabetes Research Center

164 (DRC) grant DK063491 to the Southern California Diabetes Endocrinology Research Center.
165 Funding support for MESA's NAFLD dataset was provided by grant HL071739-05A2. The
166 views expressed in this manuscript are those of the authors and do not necessarily represent
167 the views of NHLBI, NIA, NIDDK or NIH.

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Manuscript

185 **ABSTRACT**

186 The accumulation of excess fat in the liver (hepatic steatosis), in the absence of heavy alcohol
187 consumption, causes nonalcoholic fatty liver disease (NAFLD), which has become a global
188 epidemic. Identifying metabolic risk factors that interact with the genetic risk of NAFLD is
189 important for reducing disease burden. We tested whether serum glucose, insulin, insulin
190 resistance, triglycerides, low density lipoprotein cholesterol, high density lipoprotein cholesterol,
191 body mass index (BMI), and waist-to-hip ratio adjusted for BMI interact with genetic variants in
192 or near the patatin-like phospholipase domain containing 3 gene (*PNPLA3*), the glucokinase
193 regulatory protein gene (*GCKR*), the neurocan gene (*NCAN/TM6SF2*), and the
194 lysophospholipase-like 1 gene (*LYPLAL1*) to exacerbate hepatic steatosis, estimated by liver
195 attenuation (LA). We performed association analyses in ten population-based cohorts
196 separately and then meta-analyzed results in up to 14,751 individuals (11,870 of European

ancestry and 2,881 of African ancestry). We found that *PNPLA3*-rs738409 significantly interacted with insulin, insulin resistance, BMI, glucose, and TG to increase hepatic steatosis in nondiabetic individuals carrying the G-allele. Additionally, *GCKR*-rs780094 significantly interacted with insulin, insulin resistance and TG. Conditional analyses, using the two largest European ancestry cohorts in the study, showed that insulin levels accounted for most of the interaction of *PNPLA3*-rs738409 with BMI, glucose, and TG in nondiabetic individuals. Insulin, *PNPLA*-rs738409, and their interaction accounted for at least 8% of the variance in hepatic steatosis in these two cohorts.

Conclusion: Our results suggest that insulin resistance, either directly or via the resultant elevated insulin levels, more than other metabolic traits, amplifies the *PNPLA3* rs738409-G genetic risk for hepatic steatosis. These results suggest that improving insulin resistance in nondiabetic individuals carrying *PNPLA3*-rs738409-G may preferentially decrease hepatic steatosis.

Nonalcoholic fatty liver disease (NAFLD) is a result of the excess accumulation of lipids in hepatocytes (hepatic steatosis) in the absence of heavy alcohol consumption(1). Hepatic steatosis is also associated with the risk of developing dyslipidemia or dysglycemia(2), as well as cardiovascular disease, which is the number one cause of death in individuals with NAFLD(3, 4). Hepatic steatosis may progress to advanced liver disease in the form of nonalcoholic steatohepatitis, fibrosis (cirrhosis), and cancer (hepatocellular carcinoma)(5-7). In the U.S., the prevalence of hepatic steatosis in the adult population is between 10% to 30%; worldwide it is 25% to 45%(8). While the pathogenesis of NAFLD is not entirely understood, both genetic factors and metabolic traits increase the risk of hepatic steatosis.

Heritability of hepatic steatosis ranges from 22 to 38% across all ancestries suggesting that specific genotypes may predispose individuals to NAFLD(1). Previously, the Genetics of Obesity-Related Liver Disease Consortium conducted a genome-wide association study in 7,176 individuals of European ancestry (EA) with replication in histology-based samples (9). This study identified that rs738409 (*PNPLA3*), a missense single nucleotide polymorphism (SNP) first associated with hepatic fat content a decade ago (10), the missense variant rs2228603 (*NCAN/TM6SF2*) and intronic variants rs12137855 (*LYPLAL1*) and rs780094 (*GCKR*) were significantly associated with hepatic steatosis(9). We and others have replicated the association of these common variants with hepatic steatosis in other populations and ethnicities (11-13), and the associations are consistent between those of EA and African

231 ancestry (AA) (direction of effect is similar)(11). Further, the G allele for rs738409 was
232 associated with susceptibility to nonalcoholic steatohepatitis (OR 2.64, 95% CI: 1.85-3.75, $p \leq$
233 $1.0E-04$), nonalcoholic steatohepatitis severity (OR 1.85, 95% CI: 1.05-3.26, $p \leq 3.5E-02$) and
234 fibrosis (OR 1.95, 95% CI: 1.17-3.26, $p \leq 1.3E-02$) in EA individuals(14).

235
236 Traits that predispose to metabolic syndrome, i.e. higher body mass index (BMI) (15),
237 dyslipidemia, hyperglycemia, and insulin resistance are associated with hepatic steatosis (2, 3,
238 16). Eighty to ninety percent of obese (BMI ≥ 30 kg/m²) adults have hepatic steatosis(17), while
239 20-80% of individuals with hepatic steatosis also have higher levels of triglyceride (TG) and low-
240 density lipoprotein cholesterol (LDL), but lower levels of high-density lipoprotein cholesterol
241 (HDL)(18). Diabetes is also commonly associated with hepatic steatosis(19). How these
242 modifiable metabolic traits interact with genetic variation to influence risk for hepatic steatosis is
243 not known.

244
245 In this cross-sectional study, we tested whether several metabolic traits interact with the four
246 genetic variants previously associated with hepatic steatosis(9) to affect liver attenuation (LA), a
247 computed tomographic quantitative measure that is inversely related to histologically measured
248 liver fat (20). The metabolic traits tested were: insulin resistance (as homeostatic model of
249 insulin resistance (HOMA-IR)), fasting insulin, fasting glucose, BMI, centralized fat deposition
250 measured by waist-to-hip ratio adjusted for BMI (WHR_{adj}BMI), fasting TG, fasting HDL and
251 fasting LDL. We first carried out interaction analyses between each of these traits and each of
252 the genetic variants in ten separate population-based cohorts from seven different studies. Then
253 we meta-analyzed results across cohorts in up to 14,751 individuals (EA, n=11,870 and
254 AA, n=2,881). We then carried out conditional analyses in the two largest EA cohorts in the
255 study to determine the driving metabolic factor.

256

257 **POPULATION AND METHODS**

258 ***Ethics Statement***

259 The Institutional Review Boards or equivalent committees of all participating studies approved
260 this study. The principal investigator of each institution obtained written consent from
261 participants.

262 ***Study Description***

263 The study was comprised of up to 14,751 individuals (EA, n=11,870 and AA, n=2,881); 56% of
264 participants were female. The sample derived from seven population-based studies participating
265 in the Genetics of Obesity-Related Liver Disease Consortium: Age, Gene/Environment
266 Susceptibility-Reykjavik (AGES), Old Order Amish (Amish), Coronary Artery Risk Development
267 in Young Adults (CARDIA), Family Heart Study (FamHS), Framingham Heart Study (FHS),
268 Genetic Epidemiology Network of Arteriopathy (GENOA), and Multi-Ethnic Study of
269 Atherosclerosis (MESA). In total, ten cohorts were included in the analysis, as three studies
270 contributed two ethnic groups (AA, EA). Each ethnic group was analyzed separately. CARDIA,
271 MESA, and AGES have unrelated individuals while FHS, Amish, GENOA, and FamHS are
272 family-based. Detailed information about the characteristics and design of each study is
273 provided in **Supplementary Table 1**.

274

275 ***Outcome variable and metabolic traits***

276 The outcome variable was LA (liver attenuation), measured non-invasively with computed
277 tomography in Hounsfield units (HU) (21). LA is inversely proportional to liver fat, i.e. lower LA
278 values indicate a higher fat content in the liver (more hepatic steatosis)(2). The procedures
279 followed by each cohort to measure LA are described in **Supplementary Table 2**. Individuals
280 with active malignancies, focal lesions, or other incidental findings on computed tomography
281 were excluded from the studies.

282

283 Metabolic traits of interest were harmonized across cohorts following standard clinical
284 definitions. Overall adiposity was characterized by BMI (kg/m^2), and abdominal adiposity by
285 waist-to-hip ratio adjusted for BMI ($\text{WHR}_{\text{adjBMI}}$, cm). Since waist-to-hip ratio is correlated with
286 both BMI and visceral fat, we chose to use $\text{WHR}_{\text{adjBMI}}$ to have a measure that is independent of
287 overall fatness (i.e. BMI), but does reflect visceral adiposity, and is easily measured in the clinic.
288 Fasting insulin (mU/L) and fasting glucose (mmol/L) were measured from plasma or serum
289 using standard laboratory techniques detailed in **Supplementary Table 2**. When fasting
290 glucose was measured from whole blood, it was converted to plasma glucose using a correction
291 factor of 1.13 (22). HOMA-IR was assessed using fasting glucose (mmol/L) x fasting insulin
292 (mU/L) divided by 22.5 (23). Each cohort assayed fasting TG (mg/dL) and fasting HDL (mg/dL)
293 using methods described in **Supplementary Table 2**. If fasting LDL (mg/dL) was assayed, it
294 was used. Otherwise, LDL was calculated using the Friedewald formula, $\text{LDL}_F = (\text{Total cholesterol}(\text{mg/dL}) - \text{HDL}(\text{mg/dL}) - \text{TG}(\text{mg/dL})/5.0)$, only if $\text{TG} < 400 \text{ mg/dL}$ (24).

295

296
297 Alcohol consumption, history of diabetes, and use of lipid lowering medications were acquired
298 by questionnaire. Total alcohol consumption, defined in drinks per week, was calculated from
299 daily intake of beer, wine, and spirits. One drink was defined as a serving of 14 grams of
300 ethanol, the same as a 12 oz. bottle or can of beer, 5 oz. glass of wine, or 1.5 oz. shot of 80-
301 proof spirits such as gin, vodka, or whiskey(25). Heavy drinking was defined as ≥ 8 drinks per
302 week for women and ≥ 15 drinks per week for men (26). Diabetes (Type 1, Type 2) was defined
303 as having fasting plasma glucose levels ≥ 7 mmol/L (126 mg/dL), or self-reporting the use of
304 insulin or oral antidiabetic medications, or having a physician diagnosis of diabetes. The use of
305 statins was assessed from medication questionnaires.

306

307 ***Genotyping and Imputation***

308

309 Four common variants were included in the analyses: rs738409 - a missense variant in the
310 patatin-like phospholipase domain containing 3 gene (*PNPLA3*); rs780094, an intronic variant
311 within the glucokinase regulatory protein gene (*GCKR*) that is in high linkage disequilibrium
312 ($r^2=0.93$) with rs1260326, a likely functional missense variant in this gene; rs2228603, a
313 missense variant in the neurocan gene (*NCAN*) that is in high linkage disequilibrium ($r^2=0.798$)
314 with rs585422926, a likely functional missense variant in the transmembrane 6 Superfamily
315 Member 2 gene (*TM6SF2*); and rs12137855, an intronic variant in the lysophospholipase-like 1
316 gene (*LYPLAL1*). These variants were either directly genotyped (allele counts were coded 0, 1,
317 or 2), or dosages were imputed from HapMap II or 1000G. Genotype calling algorithms and
318 imputation methods are detailed in **Supplementary Table 3**.

319

320 **STATISTICAL ANALYSIS**

321

322 ***Cohort-specific analyses***

323 Cohorts performed analyses separately in each ancestry group (EA, AA). LA and metabolic
324 traits, used as continuous variables in all analyses, were adjusted for sex, age, principal
325 component estimates of ancestry, and study-specific covariates using linear regression as
326 detailed in **Supplementary Table 2**. LA was also adjusted for alcohol consumption, a
327 continuous variable (drinks/week), and for scan penetrance using phantom or spleen density.
328 Residuals from adjusted LA and metabolic traits were transformed using inverse normal

329 transformation (IVN) to reduce the influence of outliers and to standardize the phenotypes
330 across cohorts. Inverse normal-transformed residuals of LA, (LA_{ivn}), and each metabolic trait
331 (MT_{ivn}) were used to fit the interaction models.

332
333 Each cohort tested for statistical interactions between each variant and each metabolic trait
334 using multivariable linear regression or mixed linear modeling. LA_{ivn} was the dependent
335 variable. The independent variables were each SNP and MT_{ivn} , plus the interaction:
336 $LA_{ivn} = \alpha + \beta_1(\text{SNP}) + \beta_2(MT_{ivn}) + \beta_3(\text{SNP} \times MT_{ivn}) + \epsilon$. An additive model of inheritance was
337 assumed. Studies with family data (FHS, GENOA, Amish, and FamHS) used linear mixed
338 models to account for family relatedness among participants and computed robust standard
339 errors. Participants with diabetes (Type1 and Type 2) were excluded from the insulin, glucose
340 and HOMA-IR models, and those taking statins were excluded from the LDL model. As a
341 secondary analysis, BMI was included as a covariate in the models to investigate whether the
342 effect of the interaction between each SNP and each metabolic trait on LA_{ivn} occurred
343 independent of overall adiposity. Associations were carried out using MMAP(27), R(28), and
344 SAS (29) software.

345

346 **Meta-analyses**

347 We conducted fixed-effects meta-analyses by ancestry and overall on the parameter estimates
348 (β -coefficients and standard errors) for the main effects and interaction effects. We utilized the
349 inverse variance weighting method implemented in METAL (30). Using Cochran's Q test (31),
350 we tested for heterogeneity of effects across all analyses. Within ancestries, focusing on
351 interactions, we found evidence of heterogeneity only for the interaction between TG and *GCKR*
352 in the EA cohorts. We did not find any heterogeneity for the interaction in the meta-analyses
353 between the two ancestry groups (EA vs AA); thus, we report the combined ancestry meta-
354 analyses. To determine the level of statistical significance while accounting for multiple testing,
355 we applied a Bonferroni correction that consisted of grouping correlated traits into three
356 metabolic domains: insulin-glucose, adiposity, and lipids. The critical p-value $\alpha=0.05$ was
357 divided by 12 (4 variants x 3 metabolic domains) to obtain a corrected p-value. Meta-analyses
358 results and heterogeneity tests were considered significant if the two-tailed p-value was
359 $\leq 4.17E-03$. As a secondary analysis, to investigate whether the statistically significant
360 interactions were consistent between genders, we fit the interaction models in men and women
361 separately, and meta-analyzed results within gender.

362

363 **Conditional Analyses in FamHS and FHS**

364 To determine whether the interaction of BMI, glucose or TG with *PNPLA3*-rs738409 was
365 independent of insulin, we analyzed each trait's interaction effect before and after including
366 insulin in the model. The analyses were performed with EA individuals in FamHS and replicated
367 in FHS. We chose these two cohorts because they are the two largest cohorts in the study;
368 together they represent more than 1/3 of our total sample. Individuals with diabetes and/or
369 missing information for the metabolic traits of interest were excluded resulting in a sample of
370 2,280 individuals in FamHS and 2,581 in FHS. After adjusting LA for phantom in both cohorts,
371 and for field centers in FamHS, LA residuals were transformed using inverse normal
372 transformation to approximate normality. LA transformed residuals (LA_{inv}) were used as the
373 dependent variable. Using linear mixed models, we first regressed LA_{inv} on either BMI, glucose,
374 or TG, and their interaction with *PNPLA3*-rs738409 (**Supplementary Text**). We then added
375 insulin to the models and its interaction with *PNPLA3*-rs738409 and the metabolic trait (either
376 BMI, glucose, or TG). Insulin and TG were log-transformed due to the presence of influential
377 outliers. Models were adjusted for age, sex, and alcohol consumption (drinks/week), and for
378 genotype batch effects in FamHS. Results from conditional analyses in each cohort were then
379 meta-analyzed.

380
381 The conditional models included principal components to adjust for population stratification.
382 Because the principal components were not associated with LA_{inv} in either cohort, and their
383 inclusion in the conditional models did not change the inferences, we present the models
384 without them. We also performed conditional analyses after excluding individuals from FamHS
385 ($n=231$), and FHS ($n=371$) who reported heavy alcohol use (≥ 8 drinks per week for women,
386 and ≥ 15 drinks per week for men (**Supplementary Tables 10-12**) (26). Since the inferences
387 were unchanged, to increase power, we included all individuals, and adjusted for alcohol as a
388 covariate. Additionally, we conducted the conditional analyses with log-transformed HOMA-IR
389 instead of log-transformed insulin (**Supplementary Tables 13-15**). Insulin and HOMA-IR
390 provided similar inferences. Because glucose explains significantly less of the variation in LA_{inv} ,
391 we focused on insulin over HOMA-IR since there was no added benefit of measuring glucose on
392 variance explained by HOMA-IR than with just measuring insulin.

393
394 ***Illustration in FamHS of the interaction between insulin and *PNPLA3*-rs738409 in***
395 ***individuals without diabetes***

396 To assess the interaction effect of insulin with *PNPLA3*-rs738409 on hepatic steatosis
397 prevalence in FamHS, we plotted the percentage of individuals with LA \leq 60 HU per *PNPLA3*-
398 rs738409 genotype by the lowest and highest quartile of insulin. Individuals with diabetes
399 and/or missing information for insulin were excluded and ancestries were combined to obtain a
400 sample of $n=2,725$. LA and insulin were not adjusted or transformed. The LA cut point of \leq 60
401 HU, which corresponds to a liver/spleen ratio of 1.1, has previously been shown to identify
402 individuals with moderate to severe macrovesicular steatosis (\geq 30% of the liver parenchyma
403 with fat) at histology with a high diagnostic accuracy (32). In the literature, \geq 30% liver fat
404 suggests moderate to severe hepatic steatosis (33).

405

406 RESULTS

407 Demographics and clinical characteristics across the study cohorts are presented in **Table 1**.
408 The mean age \pm standard deviation (SD) across cohorts ranged from 49.47 ± 3.86 to 76.38 ± 5.46
409 years old. All cohorts included more women than men. The mean \pm SD of LA across cohorts
410 ranged from 55.05 ± 12.28 HU to 65.40 ± 9.83 HU. Mean \pm SD of fasting insulin levels in non-
411 diabetics ranged from 8.30 ± 5.73 to 13.02 ± 10.22 mU/L and fasting blood glucose levels ranged
412 from 4.90 ± 0.58 to 5.49 ± 0.50 mmol/L. The lowest mean \pm SD for HOMA-IR in non-diabetics was
413 1.99 ± 1.27 and the highest was 3.14 ± 2.69 . The mean \pm SD of BMI ranged from 27.00 ± 4.49 to
414 32.71 ± 7.37 kg/m². Several cohorts reported mean fasting TG >100 mg/dL. Mean \pm SD for
415 fasting LDL cholesterol in non-statin users was borderline high in Amish (141.31 ± 8.66 mg/dL)
416 and AGES (146.84 ± 5.73 mg/dL). Across cohorts, the range of fasting HDL was within the
417 recommended limit of ≥ 40 mg/dL. Heavy drinking varied among studies with GENOA having
418 the lowest percentage (0%) and CARDIA the highest (37%).

419

420 ***PNPLA3*-rs738409 and *GCKR*-rs780094 interact with several metabolic traits**

421 We found significant interactions for *PNPLA3*-rs738409 and *GCKR*-rs780094 with several
422 metabolic traits in combined ancestries after adjusting for multiple comparisons (**Table 2**,
423 **Supplementary Table 4**). *PNPLA3*-rs738409 interacted with insulin ($p= 4.79E-14$), HOMA-IR
424 ($p= 4.68E-15$), glucose ($p= 1.26E-03$), BMI ($p= 8.13E-08$) and TG ($p=2.95E-03$). As each of
425 these metabolic traits increased, a decrease in LA_{ivn} (i.e. higher fat content in the liver) became
426 more pronounced in presence of the G allele at *PNPLA3*-rs738409 as compared to the
427 presence of the C allele. Additionally, *GCKR*-rs780094 interacted with insulin ($p= 4.57E-04$),
428 HOMA-IR ($p= 1.32E-03$), and TG ($p= 4.17E-03$). As levels of insulin, HOMA-IR, and TG
429 increased, a decrease in LA_{ivn} (i.e. higher fat content in the liver) became more pronounced in

430 the presence of the T allele at *GCKR*-rs780094, compared to the C allele. All interactions
431 remained significant after adjusting for BMI (**Supplementary Table 5**) suggesting that overall
432 adiposity did not alter these effects. We did not find evidence of significant interactions between
433 any of the four genetic variants and WHR_{adj} BMI, LDL, or HDL. Although the interaction between
434 WHR_{adj} BMI and *PNPLA3* did not reach the Bonferroni significance level, it was borderline
435 significant. This suggests that a larger sample size may be needed to detect an interaction.
436 Alternatively, the lack of statistical significance could be because WHR_{adj} BMI does not represent
437 overall fatness to the extent that BMI or other anthropometric measurements do.

438
439 We also carried out meta-analyses in men and women separately to investigate possible gender
440 differences focusing only on the statistically significant interactions with *PNPLA3*-rs738409 and
441 *GCKR*-rs780094 (**Supplementary Table 6**). Women made up 56% of our study sample.
442 The interaction effects of insulin and HOMA-IR with *PNPLA3*-rs738409 did not differ between
443 men and women, and both reached statistical significance (women= $p=3.24E-11$, men= $7.24E-05$;
444 and women: $p=1.62E-11$, men: $p=2.88E-05$, respectively). For glucose, the interaction
445 effect was slightly less in men than in women (beta smaller), and did not reach significance in
446 men. These results suggest that gender did not alter the interactions between *PNPLA3*-
447 rs738409 and insulin/HOMA-IR and the interaction effect of glucose was still present only in
448 women in the present study. Further, the interaction effects of BMI with *PNPLA3*-rs738409
449 were similar between men and women, and reached significance in both ($p=1.20E-03$ and
450 $p=3.39E-05$, respectively). The interaction effect of TG with *PNPLA3*-rs738409 did not reach
451 statistical significance in either gender. Moreover, the interaction effects of both insulin and
452 HOMA-IR with *GCKR*-rs780094 reached significance only in women ($p=1.02E-03$ and
453 $p=6.46E-04$, respectively). Similarly, the interaction of TG with *GCKR*-rs780094 was significant
454 only in women ($p=8.71E-04$). Stratifying by gender substantially reduced our sample size, and
455 as a result power.

456
457 ***Conditional analyses suggest that insulin may mediate the interaction effect of BMI, TG***
458 ***and glucose on LA_{ivn} in individuals without diabetes***

459 We observed that the interaction of insulin with *PNPLA3*-rs738409 had a greater effect on LA_{ivn}
460 (hepatic steatosis defined by liver attenuation) than that of BMI, TG, or glucose. To determine if
461 the interaction of BMI, TG, or glucose with *PNPLA3*-rs738409 was independent of insulin, we
462 carried out conditional analyses in FamHS and FHS, and meta-analyzed results. We found that
463 the interaction of BMI ($p=7.57E-02$), TG ($p=3.49E-01$), or glucose ($p=9.09E-01$) with *PNPLA3*-

rs738409 was no longer statistically significant after including insulin as a main effect and interactor with *PNPLA3*-rs738409 and the respective metabolic trait in the models (**Supplementary Tables 7-9**). In contrast, the interaction of insulin with *PNPLA3*-rs738409 remained significant after controlling for BMI, TG, or glucose ($p_{\text{insulin-BMI}} = 4.04\text{E-}04$; $p_{\text{insulin-TG}} = 3.24\text{E-}06$; $p_{\text{insulin-glucose}} = 8.40\text{E-}08$), although the effect sizes and p-values were attenuated. These results suggest that insulin may account for most of the interaction effect of BMI, glucose, and TG with *PNPLA3*-rs738409 on LA_{inv} . Previously, we reported that *PNPLA3*-rs738409 explained 2.4% of the variance in hepatic steatosis, estimated by LA, in EA individuals (11). In the present study, *PNPLA3*-rs738409, insulin and their interaction together explain as much as 8% of the variance in hepatic steatosis in the two largest EA cohorts excluding individuals with diagnosed diabetes. This suggests that insulin levels/insulin resistance may be a key contributor to NAFLD. Excluding heavy drinkers from the conditional analyses did not change our inferences regarding *PNPLA3*-rs738409 (**Supplementary Table 10-12**). We were not powered to carry out these analyses for *GCKR*-rs780094.

478

Interaction effect of insulin with PNPLA3 on hepatic steatosis prevalence in FamHS

We also assessed the interaction effect of insulin with *PNPLA3*-rs738409 on hepatic steatosis prevalence in individuals without diabetes (**Figure 1**). In the lowest quartile of insulin levels (≤ 5.20 mU/L), the percentage of individuals with $\geq 30\%$ liver fat (i.e. moderate to severe hepatic steatosis) was 23.42%, 35.81%, and 39.47% for CC, CG and GG individuals, respectively. In the highest quartile of insulin levels (≥ 13.06 mU/L), the percentage of individuals with $\geq 30\%$ liver fat was 54.44%, 76.32% and 95.29% for CC, CG and GG individuals, respectively. The data show that as insulin levels increase the percentage of individuals with moderate to severe hepatic steatosis increases. However, among those with the GG genotype, this effect is magnified. The difference in the percentage of individuals with moderate to severe hepatic steatosis increases by 55 percentage points between the lowest and highest insulin quartiles among those with GG genotype, and increases by 41 percentage points among heterozygotes, while that difference increases only by 31 percentage points among those with the CC genotype. These data suggest that insulin has a strong effect on exacerbating the accumulation of liver fat in individuals without diabetes who have 1 or 2 G- alleles at *PNPLA3*-rs738409.

494

DISCUSSION

In a sample of 14,751 EA and AA individuals, we found interactions between *PNPLA3*-rs738409 and insulin, HOMA-IR, BMI, glucose, and TG on LA_{inv} (hepatic steatosis) after adjusting for

498 differences in age, sex, and alcohol consumption. We also found interactions between *GCKR*-
499 rs780094 and insulin, HOMA-IR, and TG on LA_{inv}. Conditional analyses in more than 5,000 EA
500 individuals suggest that insulin, more than glucose, BMI, or TG drive the interaction with
501 *PNPLA3*-rs738409 to affect LA_{inv} in non-diabetics. We did not see significant interactions
502 between *PNPLA3*-rs738409 and BMI, TG or glucose once insulin was accounted for, whereas
503 the reverse was not true. That is, there was still evidence for an interaction between *PNPLA3*-
504 rs738409 and insulin even after accounting for the other metabolic traits. These results persist
505 after accounting for alcohol intake, gender and overall adiposity. We estimated in FamHS and
506 FHS that as much as 8% of the variance in hepatic steatosis is explained by *PNPLA3*-rs738409,
507 insulin and their interaction in non-diabetic EA individuals. In our previous study, *PNPLA3*-
508 rs738409 alone explained only 2.4% of hepatic steatosis variance in EA individuals (11).

509
510 Our findings suggest that non-diabetic individuals with *PNPLA3*-rs738409-G and high insulin
511 levels may have a particularly high risk for hepatic steatosis. The *PNPLA3* gene encodes
512 adiponutrin, an enzyme found on the membrane of lipid droplets within hepatocytes (34). Its
513 function may be to break down TG stored in the droplets, helping regulate hepatic TG content
514 (34, 35). The missense polymorphism rs738409 (C > G) in *PNPLA3* substitutes the amino acid
515 isoleucine for methionine at residue 148 (I148M), changing the configuration of adiponutrin's
516 catalytic site, and rendering the enzyme inactive (10, 36). The accumulation of the inactive
517 enzyme on lipid droplets is associated with TG buildup in hepatocytes (36). Humans and mice
518 carrying one or two copies of the I148M mutation (rs738409 CG or GG genotype) accumulate
519 excess TG in lipid droplets, and show more pronounced hepatic steatosis and NAFLD than
520 those without the mutation(35, 36).

521
522 It is possible that having high insulin levels in addition to the *PNPLA3*-rs738409 G allele may
523 result in a strong synergistic effect that exacerbates the accumulation of fat in the liver of non-
524 diabetic individuals, predisposing them to NAFLD. Insulin resistance stimulates the hydrolysis
525 of TG in adipose tissue releasing fatty acids in the bloodstream, which are taken up by the liver
526 in an unregulated manner promoting the accumulation of TG in hepatocytes (37). Higher insulin
527 levels also activate fatty acid synthesis in the liver further driving the formation and storage of
528 TG (34). In addition, insulin resistance elevates plasma glucose, which is sequestered by the
529 liver, phosphorylated, and metabolized to make glycerol and acetyl-CoA, the building blocks for
530 the synthesis of TG (34,38). In this context, it is possible that increased lipid synthesis and fatty
531 acid delivery to the liver may combine with the inability of hepatocytes to dispose of TG from

532 lipid droplets, due to the presence of *PNPLA3*-rs738408-G, and lead to increased hepatic
533 steatosis. High insulin levels and *PNPLA3*-rs738409-G may also be involved in molecular
534 feedback loops that increase hepatic steatosis. Insulin resistance and increased insulin levels
535 augment the activity of transcription factors such as SREBP-1c (39). These transcription factors
536 may promote TG synthesis in the liver and up-regulate the expression of *PNPLA3* I148M by
537 binding to its promoter in a positive feedback loop (39). In this way, insulin and *PNPLA3* I148M
538 may synergize to promote hepatic steatosis. This conjecture is also consistent with the
539 enhanced risk of steatosis and liver damage as evident by elevated liver enzymes and liver fat
540 content seen with liver directed long-acting insulin analogues in type 2 diabetics carrying the
541 *PNPLA3*-3 variant (40).

542
543 When taken together, results show evidence that insulin and *PNPLA3*-rs738409 interact to have
544 an important role in hepatic steatosis, and as a result NAFLD. Consequently, lowering the risk of
545 hepatic steatosis and its liver complications in individuals with *PNPLA3*-rs738409-G may be
546 achieved by reducing insulin resistance and concomitant high levels of insulin. One way to
547 accomplish this could be through lifestyle changes that include increased exercise, weight loss,
548 and better nutrition (41). For example, decreasing exposure to carbohydrate rich diets, which
549 adversely increase insulin levels, may mitigate risk (42, 43). Also, treatments that target insulin
550 resistance may be of greater benefit for preventing or treating hepatic steatosis than drugs that
551 simply lower glucose. For example, insulin sensitizing medications such as pioglitazone may be
552 an option; it has already been shown to improve NAFLD, although at the expense of weight gain
553 (44). More studies are warranted to better understand the effect of the relationship between
554 insulin levels and *PNPLA3*-rs738409-G on hepatic steatosis in different populations.

555
556 We also observed significant interactions of *PNPLA3*-rs738409 with BMI, glucose, and TG. Our
557 results support the findings of Stender et al. who reported that high BMI augmented the effect of
558 *PNPLA3*-rs738409-G on hepatic steatosis conferring susceptibility to NAFLD (45). Graff et al.
559 also showed an interaction effect between *PNPLA3*-rs738409 and visceral fat content, a
560 measure of metabolic dysfunction (46). However, we found that the effect of BMI in
561 exacerbating hepatic steatosis in the presence of *PNPLA3*-rs738409-G is attenuated by
562 controlling for insulin levels in the model. We made the same observation for glucose and TG
563 suggesting that insulin/insulin resistance in the presence of *PNPLA3*-rs738409-G may confer
564 most of the risk for hepatic steatosis on its own or through other metabolic intermediates.
565

566 Studies have reported an association between LDL and hepatic steatosis (47, 48). However,
567 our study did not find an interaction between any of the genetic variants considered and LDL.
568 This suggests that for individuals carrying *PNPLA3*-rs738409-G, reducing insulin levels or
569 insulin resistance may have a greater effect on reducing the risk of hepatic steatosis than
570 reducing LDL.

571
572 In addition to *PNPLA3*, we found that *GCKR* interacts with insulin resistance to increase
573 susceptibility to hepatic steatosis. *GCKR* encodes the glucokinase regulatory protein, which
574 has an important role in glucose metabolism(49). The glucokinase regulatory protein binds to
575 the glucose metabolizing enzyme, glucokinase, to inhibit its role in the uptake and storage of
576 dietary glucose via stimulating de novo lipogenesis(49). The variant rs780094/rs12060326 in
577 the glucokinase regulatory protein reduces its ability to inhibit glucokinase (49). This results in
578 an increased activity of glucokinase in the liver, which promotes de novo lipogenesis. When this
579 mutation is combined with insulin resistance, it may amplify de novo lipogenesis to promote
580 hepatic steatosis. We did not replicate the interaction between *TM6SF2* and BMI reported by
581 Stender et al. (45); however, our results show a similar trend. The interaction was borderline
582 non-significant in the combined ancestry meta-analyses ($B_{int} = -0.05$, $p = 5.89E-02$). Some
583 differences between Stender et al. and this study may explain why we did not detect a
584 statistically significant interaction. First, Stender et al. used proton magnetic resonance
585 spectrometry to measure steatosis, which is a more sensitive measure than computed
586 tomography. Second, they used the genotyped missense variant, rs58542926; we used the
587 proxy, imputed variant, rs2228603. The two variants are in high linkage disequilibrium
588 ($D' = 0.926$, $r^2 = 0.798$). Third, Stender et al. combined the heterozygotes (EK), and homozygotes
589 (KK), and compared them to those without the risk allele (EE). These three differences may
590 have increased their power to see the weak effect they reported.

591
592 Our study has several limitations. It is a cross-sectional design that cannot prove temporal
593 causality of insulin exposure on increasing hepatic steatosis. Because we used population-
594 based cohorts that lacked biopsy information, we do not know whether we included individuals
595 with advanced stages of NAFLD such as nonalcoholic steatohepatitis, fibrosis, or cirrhosis. We
596 also could not differentiate peripheral insulin resistance from hepatic insulin resistance with our
597 data. Moreover, even though in euglycemic individuals HOMA-IR was highly correlated to a
598 single value of insulin ($r^2 = 0.98$), we do not have direct measures of dynamic glucose regulation.
599 Therefore, functional studies are needed to gain more insight into the biological processes

600 driving our observations. Finally, our study did not include the genetic variant *MBOAT7*
601 (rs641738), which has been associated with hepatic fat accumulation (50). In our prior
602 association analyses (11), we did not see an association between *MBOAT7* and LA
603 (Beta= -0.03, p=0.15). Because our inclusion criteria for variants was that they needed to be
604 associated with LA, and we could not substantiate the association of *MBOAT7* in our sample,
605 we excluded it.

606
607 In conclusion, to our knowledge, this is the largest study examining the interaction between
608 multiple metabolic traits and four genetic variants on hepatic steatosis in multiple cohorts
609 representing two different ancestry groups. Our findings suggest that insulin levels/insulin
610 resistance more than other correlated metabolic traits including glucose, TG, and BMI interact
611 with genetic variants in *PNPLA3* to promote hepatic steatosis. Through conditional analyses,
612 we show that insulin levels explain the interactions observed between *PNPLA3*-rs738409 and
613 BMI, as well as the interactions between *PNPLA3*-rs738409 and glucose and TG, in almost
614 5,000 nondiabetic, EA individuals. Our work suggests that improving insulin resistance and
615 reducing insulin levels in pre-diabetic individuals carrying fatty liver promoting alleles at
616 *PNPLA3*-rs738409 may offer preferential benefit and mitigate their risk of developing NAFLD.
617 Although *PNPLA3* genotype information is not currently used to make clinical decisions, it may
618 be helpful in the future not only to risk stratify individuals, but also to tailor their treatment. Our
619 work contributes to the understanding of the pathophysiology of NAFLD, and informs further
620 interventional research to better diagnose and/or treat individuals with increased risk of NAFLD.

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765
766 Author names in bold designate shared co-first authorship.

767
768 **ACKNOWLEDGMENT**

769 We thank the reviewers for their helpful suggestions, which have improved this paper.

770 **Conflict of Interest**

771 Dr. Laura Yerges-Armstrong is a current employee stockholder for GlaxoSmithKline, however,
772 the current work was conducted while at University of Maryland School of Medicine. Dr. Ingrid
773 Borecki owns stock in Regeneron Pharmaceuticals. Dr. Jeffrey R. O'Connell was a consultant
774 for Regeneron Pharmaceuticals for a period of time during this study.

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781 **Figure 1.** Shown is the percentage of non-diabetic individuals in FamHS with $\geq 30\%$ fat in the
782 liver (moderate to severe hepatic steatosis) per *PNPLA3*-rs738409 genotype in the lowest and
783 highest quartile of insulin levels. As the level of insulin increases, the percentage of individuals
784 with $\geq 30\%$ fat in the liver increases more markedly with increasing copies of the G risk allele
785 (non-parallel lines show interaction). Among those with the GG genotype, the difference (Δ) in
786 the percentage of individuals with moderate to severe liver fat increases by 55 percentage
787 points between the lowest and highest insulin quartiles. In contrast, this difference is lower
788 among those with the CG genotype (41%), and CC genotype (31%).

Table 1. Demographic and Characteristics of Study Participants in each Cohort by Ancestry

| | AGES | Amish | CARDIA | FamHS | FHS | MESA | CARDIA | FamHS | GENOA | MESA |
|-------------------------------------|-----------------------------------|----------------|----------------|----------------|----------------|----------------|---------------------------------|----------------|----------------|----------------|
| Demographic | European Ancestry (11,870) | | | | | | African Ancestry (2,881) | | | |
| N=14,751 | 2,865 | 541 | 1,282 | 2,684 | 2,966 | 1,532 | 642 | 620 | 560 | 1,059 |
| Age | 76.38 ± 5.46 | 56.84 ± 12.81 | 50.74 ± 3.33 | 57.14 ± 13.28 | 50.54 ± 10.14 | 63.05 ± 10.49 | 49.47 ± 3.86 | 53.35 ± 10.82 | 68.86 ± 8.01 | 63.17 ± 10.00 |
| Men (6,444) | 1,139 (40%) | 252 (47%) | 595 (46%) | 1,207 (45%) | 1,454 (49%) | 746 (49%) | 233 (36%) | 212 (34%) | 141 (25%) | 465 (44%) |
| Women (8,307) | 1,726 (60%) | 289 (53%) | 687 (54%) | 1,477 (55%) | 1,512 (51%) | 786 (51%) | 409 (64%) | 408 (66%) | 419 (75%) | 594 (56%) |
| Characteristics | | | | | | | | | | |
| Liver Attenuation (HU) [‡] | 59.22 ± 8.64 | 63.05 ± 7.76 | 55.05 ± 12.28 | 59.14 ± 11.19 | 65.40 ± 9.83 | 59.33 ± 12.43 | 56.38 ± 10.86 | 59.52 ± 9.23 | 60.10 ± 9.39 | 61.18 ± 9.06 |
| Insulin (mU/L) | 9.22 ± 6.39 | 11.75 ± 6.22 | 9.26 ± 6.77 | 9.88 ± 7.16 | 9.05 ± 7.38 | 8.90 ± 4.94 | 11.60 ± 8.29 | 13.02 ± 10.22 | 8.30 ± 5.73 | 9.61 ± 5.53 |
| HOMA-IR [‡] | 2.31 ± 1.76 | 2.69 ± 1.63 | 2.20 ± 1.77 | 2.37 ± 1.87 | 2.32 ± 2.31 | 1.99 ± 1.27 | 2.75 ± 2.14 | 3.14 ± 2.69 | 2.02 ± 1.46 | 2.19 ± 1.41 |
| Glucose (mmol/L) | 5.49 ± 0.50 | 4.94 ± 0.52 | 5.18 ± 0.50 | 5.25 ± 0.53 | 5.47 ± 1.12 | 4.90 ± 0.58 | 5.17 ± 0.54 | 5.25 ± 0.57 | 5.37 ± 0.50 | 5.03 ± 0.59 |
| BMI (kg/m ²) | 27.00 ± 4.49 | 27.72 ± 4.85 | 28.50 ± 6.18 | 28.86 ± 5.69 | 27.51 ± 5.22 | 28.06 ± 5.05 | 31.94 ± 7.48 | 32.71 ± 7.37 | 32.71 ± 7.27 | 29.95 ± 5.77 |
| Obese [‡] | 618 (22%) | 155 (29%) | 425 (33%) | 972 (36%) | 769 (26%) | 449 (29%) | 352 (55%) | 377 (61%) | 332 (59%) | 465 (44%) |
| WHR (cm) [§] | nval | 0.87 ± 0.07 | 0.85 ± 0.10 | 0.91 ± 0.10 | 0.94 ± 0.08 | 0.93 ± 0.09 | 0.85 ± 0.08 | 0.92 ± 0.07 | 0.89 ± 0.08 | 0.92 ± 0.08 |
| TG (mg/dL) | 106.48 ± 59.06 | 90.42 ± 57.45 | 121.64 ± 85.07 | 144.03 ± 94.05 | 126.11 ± 88.07 | 136.55 ± 99.31 | 101.55 ± 73.24 | 111.82 ± 80.09 | 100.28 ± 62.67 | 103.82 ± 60.61 |
| LDL (mg/dL) | 146.84 ± 35.73 | 141.31 ± 38.66 | 116.27 ± 30.15 | 112.9 ± 34.22 | 117.70 ± 31.71 | 120.24 ± 30.42 | 112.59 ± 33.83 | 115.39 ± 36.05 | 123.85 ± 33.59 | 118.39 ± 32.87 |
| HDL (mg/dL) | 61.75 ± 17.31 | 57.05 ± 15.37 | 58.43 ± 18.42 | 48.82 ± 14.37 | 54.16 ± 16.77 | 51.68 ± 15.59 | 57.59 ± 16.70 | 53.55 ± 15.41 | 57.31 ± 16.52 | 52.39 ± 15.14 |
| Alcohol (drinks/week) | 1.09 ± 2.37 | nval | 5.73 ± 10.07 | 2.98 ± 7.10 | 5.39 ± 7.88 | 5.06 ± 8.40 | 3.86 ± 10.60 | 3.24 ± 9.45 | 0.28 ± 1.18 | 3.86 ± 8.89 |
| Heavy drinkers [*] | 17 (0.59%) | nval | 470 (37%) | 152 (6%) | 424 (14.3%) | 335 (22%) | 144 (22%) | 69 (11%) | 0 | 139 (13%) |

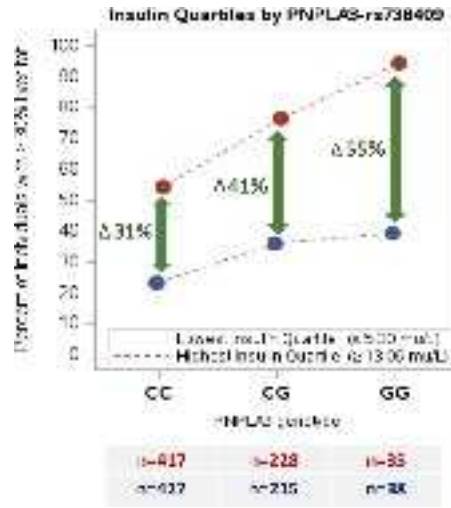
Statistics are presented as mean ± standard deviation (SD), or as n (%). The table includes individuals with liver attenuation and genetic information from each cohort that were included in analyses. LA and metabolic traits were not adjusted for covariates. The sample size for each trait varied from N depending on the data available. Summary statistics for fasting insulin, HOMA-IR and fasting glucose excludes diabetics; fasting LDL excludes statin users. ‡ Raw liver attenuation measured in Hounsfield units. † Calculated as [fasting insulin (mU/L) x fasting glucose (mmol/L)/22.5]; ‡ Defined as BMI ≥ 30 kg/m²; § not adjusted for BMI; nval= not available in

cohort. *Defined as ≥ 8 drinks per week for women and ≥ 15 drinks per week for men. The Amish do not consume alcohol. Units in the table are HU=Hounsfield units; mU/L=milliunits per liter; mmol/L=millimoles per liter; kg/m²= kilograms divided by height in meters squared; cm=centimeters; mg/dL=milligram per deciliter.

Table 2. Meta-analyses results for interactions between four SNPs and inverse normal-transformed residuals of metabolic traits on LA_{ivn} in combined ancestries.

| Metabolic Traits | rs738409 | | | | rs780094* | | | | rs2228603* | | | | rs12137855 | | | |
|--------------------------|---------------|-------------|-----------------|---------------|---------------|-------------|-----------------|---------------|--------------------|------|-----------------|--------|----------------|------|-----------------|--------|
| | Gene | Chr | Alleles (Ref/O) | Ref AF | Gene | Chr | Alleles (Ref/O) | Ref AF | Gene | Chr | Alleles (Ref/O) | Ref AF | Gene | Chr | Alleles (Ref/O) | Ref AF |
| | <i>PNPLA3</i> | 22 | G/C | 0.24 | <i>GCKR</i> | 2 | T/C | 0.39 | <i>NCAN/TM6SF2</i> | 19 | T/C | 0.13 | <i>LYPLAL1</i> | 8 | C/T | 0.79 |
| (SNP x Metabolic Traits) | | | | | | | | | | | | | | | | |
| | β_{int} | SE | P-value | N | β_{int} | SE | P-value | N | β_{int} | SE | P-value | N | β_{int} | SE | P-value | N |
| Insulin | -0.11 | 0.02 | 4.79E-14 | 12,651 | -0.04 | 0.01 | 4.57E-04 | 12,651 | -0.06 | 0.03 | 4.37E-02 | 12,651 | -0.02 | 0.02 | 1.55E-01 | 12,651 |
| HOMA-IR | -0.12 | 0.02 | 4.68E-15 | 12,554 | -0.04 | 0.01 | 1.32E-03 | 12,554 | -0.06 | 0.03 | 3.63E-02 | 12,554 | -0.02 | 0.02 | 1.38E-01 | 12,554 |
| Glucose | -0.05 | 0.02 | 1.26E-03 | 12,742 | -0.01 | 0.01 | 4.37E-01 | 12,742 | -0.06 | 0.03 | 7.41E-02 | 12,742 | -0.02 | 0.02 | 1.91E-01 | 12,742 |
| BMI | -0.08 | 0.01 | 8.13E-08 | 14,693 | -0.03 | 0.01 | 6.31E-03 | 14,693 | -0.05 | 0.03 | 5.89E-02 | 14,693 | -0.02 | 0.01 | 8.18E-01 | 14,693 |
| WHR _{adj} BMI | -0.05 | 0.02 | 7.59E-03 | 10,051 | -0.04 | 0.02 | 1.32E-02 | 10,051 | -0.08 | 0.03 | 1.26E-02 | 10,051 | 0.01 | 0.02 | 7.76E-01 | 10,051 |
| TG | -0.05 | 0.02 | 2.95E-03 | 14,551 | -0.04 | 0.01 | 4.17E-03 | 14,551 | 0.00 | 0.03 | 9.77E-01 | 14,551 | -0.03 | 0.02 | 5.75E-02 | 14,551 |
| LDL | 0.00 | 0.02 | 7.94E-01 | 12,123 | 0.00 | 0.01 | 9.33E-01 | 12,123 | -0.06 | 0.03 | 5.50E-02 | 12,123 | 0.02 | 0.02 | 2.29E-01 | 12,123 |
| HDL | -0.04 | 0.02 | 1.41E-02 | 14,543 | 0.03 | 0.01 | 3.72E-02 | 14,543 | 0.00 | 0.03 | 9.55E-01 | 14,543 | -0.01 | 0.02 | 3.72E-01 | 14,543 |

Chr, Chromosome; Ref/O, Reference/Other allele (reference allele is the effect allele of each SNP); Ref AF, Reference allele frequency; β_{int} , interaction effect size; SE, standard error. P-values that reached significance threshold ($P \leq 4.17E-03$) are in bold; N is the highest sample size in meta-analyses. *rs780094 is in LD ($r^2=0.93$) with rs1260326, a functional missense variant in *GCKR*; *rs2228603 is in LD ($r^2=0.79$) with rs58542926, a functional missense variant in *TM6SF2*.



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