

1 **‘Bodily Precision’: A Predictive Coding Account of Individual Differences in**  
2 **Interoceptive Accuracy**

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24

## 25 **Abstract**

26 Individuals differ in their awareness of afferent information from within their bodies, which  
27 is typically assessed by a heartbeat perception measure of ‘interoceptive accuracy’. Neural  
28 and behavioural correlates of this trait have been investigated but a theoretical explanation  
29 has yet to be presented. Building on recent models that describe interoception within the free  
30 energy/predictive coding framework, this paper applies similar principles to interoceptive  
31 accuracy, proposing that individual differences in interoceptive accuracy depend on  
32 ‘precision’ in interoceptive systems, i.e. the relative weight accorded to ‘prior’  
33 representations and ‘prediction errors’ (that part of incoming interoceptive sensation not  
34 accounted for by priors), at various levels within the cortical hierarchy and between  
35 modalities. Attention has the effect of optimising precision both within and between sensory  
36 modalities. Our central assumption is that people with high interoceptive accuracy are able,  
37 with attention, to prioritise interoception over other sensory modalities and can thus adjust the  
38 relative precision of their interoceptive priors and prediction errors, where appropriate, given  
39 their personal history. This characterisation explains key findings within the interoception  
40 literature; links results previously seen as unrelated or contradictory; and may have important  
41 implications for understanding cognitive, behavioural and psychopathological consequences  
42 of both high and low interoceptive awareness.

43

## 44 **Introduction**

45 The free energy principle proposes that living systems are driven to minimise the sum of  
46 differences between the sensory sensations they encounter and the sensory inputs predicted  
47 by internal models of the world (1). Perception, action, attention and learning have all been  
48 described within this account (1). It is timely that interoception – defined as afferent  
49 information arising from within the body (2) - has recently been placed at the heart of free  
50 energy minimisation, with the recognition that interoceptive signals provide the organism  
51 with the vital maps of its internal states that underpin homeostasis (3–7). However, recent  
52 theoretical models (6,8) have typically not discussed one of the most prominent topics within  
53 the interoception literature - namely the considerable variability that individuals display in  
54 their ability to call interoceptive signals into awareness and the influence that this variability  
55 has on behaviour. The purpose of this paper is to apply the free energy framework to explain  
56 ‘interoceptive accuracy’ (IAcc) which is assumed to reflect trait awareness of interoceptive  
57 sensations.

58 The free energy framework is operationalised under the principles of predictive coding and  
59 Bayesian inference (9). It is assumed that the brain builds internal ‘generative models’, within  
60 which ‘prior’ predictions/beliefs about what accounts for the incoming sensory data are  
61 updated by ‘prediction errors’ (PEs), which are that part of the data that is not compatible  
62 with the prior. These probabilistic predictions are passed, top-down, through hierarchical  
63 brain pathways, while PEs are passed, bottom-up, for resolution at a higher level, such that  
64 the ‘posterior’ prediction at any one level (after updating to accommodate PEs) becomes the  
65 prior for the level below (Figure 1) (1). **Technically, these priors are known as empirical**  
66 **priors. Empirical priors are posterior beliefs that arise within the hierarchies of the (sensory)**  
67 **data and are therefore prior beliefs that are informed by sensory evidence. For simplicity, we**  
68 **refer to these as priors.** The interoceptive hierarchy in the brain has been described, extending  
69 from spinal visceral afferents to subcortical structures and projecting to the amygdala, insula,  
70 anterior cingulate and orbitofrontal cortices (7,10). Although interoceptive predictions and  
71 prediction errors must be reconciled at each level of this hierarchy, the insula is assumed to  
72 be the principal *cortical* region in the interoceptive pathway, being activated by all  
73 interoceptive and affective stimuli (11), but see also (7). Diffusion tensor and functional  
74 imaging data indicate that the anterior insula is a hub between brain networks involved in  
75 externally-directed attention to stimuli in the environment and internally-directed attention to  
76 one’s body (12). Thus it is potentially the key region that mediates variability in the influence  
77 of interoceptive signals on behaviour (13), which is the trait that IAcc seeks to capture.

78

79 **[Insert Figure 1]**

80

81 Much of interoceptive signalling supports homeostasis without awareness but people are also  
82 capable of being aware of interoceptive sensations - either through top-down directed  
83 attention, as in a heartbeat counting task, or as a result of bottom-up salience, such as when  
84 perceiving the racing heart that accompanies arousal. Psychological research into  
85 interoceptive awareness has focused mainly on objective measures of the accuracy with  
86 which we become aware of our heartbeats because of the known role that heart-brain  
87 interactions (and concomitant balance between the sympathetic and parasympathetic systems)  
88 plays in emotion processing (10). ‘Interoceptive accuracy’ (IAcc) is generally measured by  
89 one of two types of heartbeat perception tasks. IAcc is assumed to reflect the individual’s trait  
90 awareness of, and tendency to be influenced by, their interoceptive sensations. Of the two  
91 principal heartbeat perception tasks, ‘mental tracking’ involves counting one’s heartbeat (14),

92 whereas ‘heartbeat discrimination’ requires judging whether an external signal is  
93 synchronous with one’s heartbeat (15). Although it has been suggested that heartbeat  
94 counting tasks are confounded by the use of particular strategies and do not reflect awareness  
95 of the heartbeat *per se* (16), there is an extensive research literature linking both types of  
96 heartbeat awareness measures to a variety of behavioural outcomes (17,18). This suggests  
97 that IAcc does reflect trait awareness of interoceptive sensation and consequent behaviour.  
98 Moreover, scores on the two types of heartbeat perception test correlate in individuals with  
99 above average IAcc (19) and both measures are related to awareness of gastric cues (20,21).  
100 Except where otherwise stated, this paper cites studies that have measured IAcc using  
101 heartbeat counting. The purpose of our model is to contribute to the understanding of  
102 mechanisms that potentially underlie variability in IAcc, which may in turn clarify its  
103 behavioural effects. Here, we present a model of IAcc according to the free energy  
104 framework, in order to provide a better understanding of the mechanisms that underlie  
105 variability in IAcc, and in turn clarify its behavioural effects. We first outline how the free  
106 energy and predictive coding principles provide an account of interoceptive signalling,  
107 followed by a discussion of how this can be applied to IAcc. We subsequently link this  
108 account with other variables and with behaviour. Finally, we indicate how this model may  
109 provide a novel perspective on mental health problems in which IAcc is putatively an  
110 underlying cause.

111

### 112 **‘Perceptual inference’, precision and ‘active inference’ within predictive coding**

113 IAcc depends on forming percepts for heartbeats, although awareness may be at the very  
114 borders of conscious perception (5). Within predictive coding it is assumed that perception is  
115 achieved by ‘perceptual inference’, which requires minimisation of free energy (equivalent to  
116 the sum total of PEs) at every level in the hierarchy, so that the sensory data has been  
117 accounted for as fully as possible **and a precept is formed** (1). This process applies equally  
118 well to interoceptive percepts (by ‘interoceptive inference’) (5) and to percepts that do not  
119 reach conscious awareness (22).

120

121 **Within predictive coding, empirical priors, predictions and associated PEs are all represented**  
122 **in terms of expectations and precisions. (Expectations and precisions correspond to first and**  
123 **second order moments of the probabilistic beliefs).** ‘Precision’ refers to the inverse variance  
124 associated with each probability distribution and is thus a measure of their relative salience  
125 and reliability (1). Precision operates both within and between modalities. Within any

126 modality, at each level of the hierarchy and taking account of the given context, **the brain**  
127 **weighs the relative precision of PEs that inform or revise expectations at higher level of the**  
128 **hierarchy** (22,23). **Figure 2 illustrates this relationship schematically.** If PEs are precise  
129 relative to a prior (**as in the top panel of Figure 2**), this implies that they carry more reliable  
130 information than the prior and the likely effect is that they will update the prior **i.e. that the**  
131 **posterior will shift in the direction of the PEs, with increased precision.** For example,  
132 **jumping into a swimming pool on a hot day produces precise PEs that will update the priors**  
133 **for body temperature. The (updated) posterior at any given level becomes a prior for the level**  
134 **below in the hierarchy.**

135

136 **A relatively precise prior, by contrast may be impervious to imprecise PEs from the level**  
137 **below. Examples are various visual illusions which depend on precise (overlearned) priors**  
138 **that do not update to incoming sensory data** (24). This is represented by the lower panel of  
139 **Figure 2.** Given that precision is always relative and that precepts are usually multimodal,  
140 precision plays a similarly crucial role in weighting the available information that arises from  
141 various modalities and converges on multimodal association areas in the sensory hierarchy.  
142 For example, at night when the precision of vision declines, the relative precision of PEs in  
143 others modality rises, which accounts for our tendency to rely on touch and audition in the  
144 dark. The relative precision of interoceptive signals may also increase, which one author has  
145 suggested might explain humanity's common fear of 'bogeymen' (25). Importantly for our  
146 model, the relative precision of PEs and priors within and between modalities is constantly  
147 being updated (26).

148

149 **[Insert Figure 2]**

150

151 **Precise PEs can also lead to 'active inference' whereby** the organism moves, in order to  
152 acquire more sensory information with which to confirm or update its priors. It does this by  
153 forming a prediction of the proprioceptive consequences of the intended/desired movement.  
154 This prediction gives rise to **precise** proprioceptive PEs **which descend through the hierarchy**  
155 **providing motor control, fulfilled at the lowest level by peripheral motor reflexes** (1).  
156 Mechanisms equivalent to active inference exist in interoception (5,7). If there are deviations  
157 from the desired (prior) inner state of the body (e.g. there is a fall in body temperature  
158 **because one jumps into a swimming pool**), the consequent interoceptive PEs may be resolved  
159 by updating interoceptive priors (**the water soon feels less cold**). **However, interoceptive PEs**

160 can also resolve themselves by engaging peripheral autonomic reflexes (e.g. closing  
161 capillaries) in the same way that precise prediction errors enslave classical motor reflex arcs  
162 to elicit movement (4,6). In other words, interoceptive and proprioceptive prediction errors  
163 can either ascend into the brain to revise prior beliefs or descend to the periphery to make  
164 those prior beliefs come true by engaging reflexes. The relative precision of ascending and  
165 descending prediction errors therefore determines whether reflexes are engaged. If  
166 interoceptive prediction errors are sufficiently precise they may be resolved through motor  
167 action (4) (such as moving to a warmer place) or directly (e.g. by shivering). Thus perception,  
168 action and autonomic response are united within one powerful overarching framework (3).

### 169 **A model of heartbeat perception with a predictive coding framework**

170 Healthy people do not generally perceive their heartbeats in day-to-day experience, despite  
171 the strength and pervasiveness of the signal (2). This potentially surprising phenomenon can  
172 readily be explained within predictive coding. When a stimulus is fully predicted, the prior  
173 will match the incoming sensory data, there will be no PEs, no updating of priors and  
174 consequently no percept. The strength, rhythm, and variability of one's heartbeat are  
175 constantly present. This implies that the heartbeat is fully predicted by the brain in contexts  
176 that have been regularly experienced. Contexts that elicit unexpected changes in heart  
177 functioning, on the other hand, may require a response from the organism and are likely to  
178 reach awareness. It follows that during a heartbeat perception test, whenever an individual is  
179 temporarily able to perceive a heartbeat, sensory information about the heartbeat is not, in  
180 that particular moment, being fully predicted by one's priors. The reason for this must lie in  
181 the nature of the task, which requires focused top-down attention to the heartbeat, while other  
182 variables that might affect the heartbeat itself (such as arousal) are held constant.

183

184 Crucially for our model the effect of attention within predictive coding is to optimise the  
185 precision of sensory signals, by assigning the best possible relative precision (for that  
186 particular individual) *between* modalities and also between priors and PEs *within* modalities  
187 (27). It is important to note that the role of attention in the free energy framework is not to  
188 promote salience but to optimise precision i.e. to regulate whether, at a given moment, in any  
189 given context or modality, PEs or priors have more weigh in determining the percept.

190 Attention optimises precision by continually fine-tuning the precisions of all priors and all  
191 PEs, both in the very short term as well as over longer time frames. The priors themselves  
192 will tend to become more precise through the updating involved in learning but this is always

193 subject to change if precise contradictory information (PEs) emerge. Thus attention does not  
194 so much *promote* salience as *optimise* salience. This optimisation of precision therefore  
195 serves the overall goal of reducing PEs and free energy over time (8).

196

197 It follows that the ability of individuals to be aware of their heartbeats must depend on their  
198 ability to enhance the precision of their interoceptive signals by attending to them. The ability  
199 to increase precision in interoceptive systems will be dictated at a higher level in the brain  
200 hierarchy (Figure 1), where a further prior (not necessarily conscious), about the importance  
201 of interoceptive sensation relative to other modalities, will govern the overall precision of  
202 interoceptive information. Thus if the individual uses attention to increase the relative  
203 precision of interoception as a modality, this will have the effect of raising the precision of  
204 PEs vs. priors *within* interoceptive systems.

205

206 A much-discussed issue within the interoception literature is the extent to which objective  
207 measures of IAcc measure the tendency to be influenced by interoceptive signals (19). Our  
208 model assumes that if an individual is *able* to perceive heartbeats by directed top-down  
209 attention (IAcc) during a heart-beat perception task, then the same optimisation principles are  
210 more likely to apply in daily life, as regards both top-down and bottom-up attention to  
211 interoceptive sensations. We assume that the interoceptive experience of people with high  
212 IAcc is therefore characterised by the continuous, Bayes optimal, updating of interoceptive  
213 priors, at the borders of conscious awareness, which can account for the behaviour associated  
214 with trait interoceptive awareness, as discussed below.

215

216 We propose that people with lower IAcc, by contrast, are those who are unable to enhance the  
217 precision of their interoceptive signals by focused attention during heartbeat perception tasks.  
218 This implies that interoception is, for them, a sensory modality with less habitual salience,  
219 leading to less frequent updating of priors and hence less flexible adjusting of precision  
220 throughout the interoceptive hierarchy. As we review below, this may make them more liable  
221 to illusory percepts and/or aberrant beliefs (priors) (28). It is consistent with our account that  
222 although people with low IAcc cannot easily increase the precision of heartbeat with  
223 endogenous attention, when their attention to interoception is driven by external stress, for  
224 example during physical exercise or emotional arousal, the effect is generally to raise IAcc,  
225 regardless of the person's baseline IAcc (2,17).

226

227 Our model assumes that during a heartbeat perception task the increased precision of PEs  
228 (relative to priors for the heartbeat) causes these PEs to be projected up through the cortical  
229 hierarchy where, at some level, the heartbeat can be detected, potentially in the anterior insula  
230 (11). Our model is therefore consistent with the greater cortical activity in the anterior insula  
231 that has been observed during both types of heartbeat perception tasks in better (compared  
232 with less good) heartbeat perceivers (14,15), as people with higher IAcc experience greater  
233 updating of their interoceptive priors - thus over time being able to adjust more easily to any  
234 changes to habitual heart parameters. By contrast, we assume that people with lower IAcc are  
235 not able to adjust the precision of their interoceptive signals with attention and are thus not as  
236 good in perceiving their own heartbeats, at will, during IAcc tests.

237

238 Such mechanisms would explain why, during tests of interoception, *'the threshold level of*  
239 *consciousness reportability constantly fluctuates'* (2, page 81). Analogously to the process of  
240 binocular rivalry (29), we suggest that, as the prediction updates, the heartbeat is temporarily  
241 available to awareness until it is once again fully predicted and becomes unavailable to  
242 perception, before attention starts the cycle of updating again.

243

#### 244 **Influences on precision**

245 Why the precision accorded to interoceptive signals might differ between individuals has not  
246 yet been fully elucidated. Precision depends on the post-synaptic gain of superficial  
247 pyramidal cells (the cells that signal PEs) (30). Acetylcholine and dopamine are thought to  
248 determine precision in perception and action respectively (1) and oxytocin may perform this  
249 function in interoception (30). IAcc, which our model assumes depends on the precision of  
250 interoceptive signals, correlates with concentrations of both GABA (31) and glutamate in the  
251 insula (32). Crucially however, precision is refined by learning (27,33). In order to minimise  
252 free energy (and thus PEs), the brain must continually optimise the relative precisions of PEs  
253 and priors, over time and across all sensory modalities and contexts, *for the particular*  
254 *individual* (1,8). Our model implies that in people with higher IAcc this optimisation involves  
255 the prioritising of interoceptive sensations such that they can be called into awareness, with  
256 attention. Potentially high IAcc may, at least in part, result from learned attention to internal  
257 bodily changes (interoceptive PEs), relative to other sensory modalities, presumably due to  
258 various neurophysiological and psychosocial parameters in development and during the  
259 lifespan.

260

## 261 **Application of the model to prominent aspects of the literature on IAcc**

262

### 263 **(i) Heartbeat-evoked potentials**

264 Heartbeat perception tasks tap a continuum between day-to-day pre-consciousness and  
265 conscious awareness of the heartbeat under focused attention. This suggests that IAcc will be  
266 related to the amplitude of heartbeat-evoked potentials (HEPs), which are characteristic  
267 waves of cortical activity that accompany the rhythmic activity of the heart, whether or not  
268 the heartbeat is consciously perceived. HEPs can be observed with EEG as a positive  
269 potential shift over right fronto-central electrodes, 200-600ms after the R-wave of the  
270 heartbeat (34). They have been source localised to the insula and anterior cingulate cortex  
271 (35) and are considered to be an index of cortical interoceptive processing, for example being  
272 modulated by affective tasks (36,37). As our model would expect, high IAcc is associated  
273 with greater amplitude of HEPs (34). Moreover, when that amplitude is enhanced by  
274 attention, this effect is stronger in people with higher IAcc (38). **It is generally thought that**  
275 **PEs are encoded by superficial pyramidal cells that are the major contributor to**  
276 **neurophysiological responses recorded empirically. This is potentially important because the**  
277 **amplitude of evoked responses will therefore reflect their precision and the degree to which**  
278 **PEs are afforded more weight or confidence.**

279

### 280 **(ii) Attention to interoception**

281 Several studies have used heartbeat counting to experimentally enhance attention to  
282 interoception. For example, a preliminary period of attention to heartbeats enhances BOLD  
283 activity in the anterior insula during later judgments about emotional faces (39). Our model  
284 assumes that attention increases the precision of PEs associated with the heartbeat, which are  
285 then cascaded up through the hierarchy causing activity visible in the anterior insula under  
286 fMRI (40). These results potentially imply that enhanced precision persists for a short period  
287 - i.e. that the precision of the prior is down-weighted in this instance for an extended period  
288 of time. Interestingly, while people with high IAcc show an increase in BOLD activity in the  
289 anterior insula during heartbeat counting, functional connectivity analysis has revealed that,  
290 in good heartbeat perceivers only, attention to heartbeats also *decreases* connectivity between  
291 lower and higher levels of the interoceptive hierarchy from the right posterior to the right  
292 anterior insula, (41). The authors of this study suggest that *'an increase in salience may be*  
293 *achieved by decreasing the amount of noise that is transported along this axis'* (41, page 12).

294 Our model would suggest that as attention increases the salience of the heartbeat, in people  
295 with high IAcc, it diminishes the relative precision of other interoceptive signals within the  
296 insula, thus ‘decreasing the amount of noise’. **As attention increases the salience of the**  
297 **heartbeat in people with high IAcc, it increases the precision of ascending interoceptive PEs.**  
298 **This would correspond to an increased sensitivity to ascending PEs and high gain on**  
299 **autonomic reflexes. It is important to notice that there is no neuronal ‘noise’ in predictive**  
300 **coding; the noise is actually estimated as part of the inference and encoded in terms of**  
301 **expected precision, by synaptic gain.**

302

303 People with high IAcc (measured by heartbeat discrimination) perform above chance on tests  
304 of masked fear conditioning (42). Our interpretation is that these individuals experience  
305 precise PEs associated with the fear-provoking stimuli, so that the interoceptive changes that  
306 occur when they orient to the fear cues are likely to update their priors for the heartbeat and  
307 facilitate the detection of the fear-provoking trials. Assuming that attention to heartbeat  
308 enhances the precision of PEs arising from the heart (28), we would expect masked fear  
309 conditioning to be stronger after practice on a heartbeat discrimination task, which has also  
310 been reported (43).

311

### 312 **(iii) Autonomic reactivity**

313 **As explained above, our model implies that precise interoceptive PEs can either ascend into**  
314 **the brain to revise prior beliefs (and thus give rise to emotion, as discussed below) or they**  
315 **may descend to the periphery to make those prior beliefs come true by engaging autonomic**  
316 **reflexes.** A major implication of our model is therefore that individuals with high IAcc, who  
317 experience more updating of interoceptive priors by PEs, will also experience greater  
318 autonomic reactivity to emotional stimuli, whenever the effect on the heartbeat of those  
319 stimuli is not fully predicted so that they give rise to interoceptive PEs. These PEs will pass  
320 down through the cortical levels with the potential to be ultimately resolved by interoceptive  
321 active inference in the form of autonomic **reflexes** (3–5). In support of this interpretation, a  
322 number of studies have demonstrated greater autonomic reactivity in individuals with higher  
323 IAcc. They show: (i) greater amplitude of respiratory sinus arrhythmia in response to a hand  
324 encroaching into peripersonal space (44); (ii) greater heart rate deceleration when viewing  
325 emotional stimuli (45); and (iii) greater amplitudes of the P300 and slow wave under EEG in  
326 response to emotionally arousing pictures (46) (where the P300 is thought to indicate the  
327 updating of representations of the current environment). **All of these results can be explained**

328 **if precise interoceptive PEs boost interoceptive processing in people with higher IAcc.**

329 Conversely (iv) individuals with higher IAcc are able to use appraisal to reduce the amplitude  
330 of their P300 response to affective stimuli (47), which we would interpret in terms of their  
331 precise PEs enabling them to more readily update interoceptive priors associated with these  
332 emotional stimuli.

333

#### 334 **(iv) Emotion**

335 The seminal model that first placed interoception within the free energy and predictive  
336 coding framework, proposes that emotion results from the brain's interpretation of  
337 interoceptive precepts (by 'interoceptive inference') (5). A related definition accounts for  
338 *emotional valence* by suggesting that emotion is the result of changes in free energy, with  
339 falling free energy producing negative emotion and *vice versa* (48). Our model complements  
340 these formulations and extends the latter by suggesting that *emotional arousal* is dependent  
341 on interoceptive precision. A fundamental assumption of our model is that the interoceptive  
342 PEs of people with higher IAcc may be cascaded up the interoceptive hierarchy, rather than  
343 being suppressed by low-level priors. Given that these interoceptive PEs indicate changes in  
344 free energy, we conclude that they will consequently give rise to feelings of generalised  
345 physiological arousal and ultimately to specific learned emotions (48). As a result, we expect  
346 people with higher IAcc to report stronger emotional arousal for identical objective changes  
347 in physiological arousal. This has been reported in a range of studies, using both types of  
348 heartbeat perception task (15,45,46). Assuming that the interoceptive changes associated with  
349 any memory is greater for people with high IAcc, similar mechanisms would account for  
350 their enhanced capacity to remember stimuli that alter interoceptive signals, such as heart rate  
351 (49).

352

353 Our account can also explain why people with higher IAcc are more averse to making errors,  
354 given the assumption that the affective significance of making a mistake is recorded as  
355 interoceptive PE. For example, IAcc correlates with post-error slowing on the Simon task and  
356 with the amplitude of the error-positivity component shown by EEG (50). This aversion may,  
357 in turn, explain why people with high IAcc have greater difficulty inhibiting the tendency to  
358 imitate observed, task-irrelevant, actions (51), presumably the affective significance of the  
359 near-errors involved are stronger for them and thus tend to slow their reaction times.

360 **Furthermore, a failure to attenuate sensory precision (the context of sensory attenuation) may**  
361 **also result in autonomic forms of echopraxia and emotional contagion (52).**

362

363 **(v) Enhanced self-focus**

364 Attending to self-relevant information temporarily enhances IAcc but only in those people for  
365 whom IAcc is originally low (53). Our model proposes that such people have difficulty  
366 enhancing precision in interoceptive systems by attending to interoceptive cues *per se*.  
367 However, we assume that the self is a multilevel, **multimodal** construct, continually updated  
368 in the brain from all available interacting cues including interoception (6,33). Precision  
369 necessarily varies along this hierarchy (24,54). If self-focus enhances the precision of a high-  
370 level (conscious) prior for the multimodal self, this will affect the precision of priors and PEs  
371 at lower levels of the self-hierarchy (including those for the heartbeat itself). In people with  
372 high IAcc this would be unlikely to have any additional effect on heartbeat perception.  
373 However, for people with low IAcc the effect could be to enhance the precision of all self-  
374 relevant and self-specifying signals, including interoceptive PEs, thus enabling updating of  
375 priors in interoceptive systems and consequent perception of heartbeats.

376

377 **(vi) Body ownership**

378 Individuals with high IAcc are less susceptible to illusory body ownership (18). In the rubber  
379 hand illusion the participant's hidden hand is stroked synchronously with a fake hand, onto  
380 which visual attention is focused. To experience the illusion, participants must form the  
381 percept that the prosthetic hand is their own, by minimising PEs across all available sensory  
382 modalities according to their relative precision (33). The final (illusory) percept depends on  
383 the normally high precision of visual and somatosensory PEs (enhanced by attention).  
384 However, neither vision nor touch is self-specific. Interoceptive cues, by contrast, provide  
385 uniquely self-specifying sensory input. Their importance is indicated by the way the immune  
386 system starts to disown the real hand as the illusion takes hold (55). We suggest that people  
387 with high IAcc resist the illusion because they are able to attend to, and thus enhance the  
388 precision of, their interoceptive cues during multisensory integration. The fake hand does not  
389 have the interoceptive feelings (priors) attached to the true hand. In people with high IAcc  
390 this will set up interoceptive PEs which will serve to update these priors and give rise to  
391 interoceptive percepts for the true hand, thus anchoring the sense of body ownership.

392

393 A contrasting paradigm dispenses with a prosthetic hand by filming the subject's true hand  
394 and replaying this to them, in real time (56). An 'interoceptive rubber hand illusion' is  
395 achieved by causing the virtual hand to flush in synchrony with the participant's heartbeat. In

396 this paradigm it is now the people with *high* IAcc who experience the greater illusion. This  
397 illustrates the crucial effect of context, whereby the interoceptive priors now indicate that the  
398 virtual hand is one's own. People with high IAcc (measured by heartbeat discrimination),  
399 whom our model assumes are able to raise the precision of interoceptive cues by attention,  
400 are now *more* likely to claim ownership of this virtual hand (56).

401

#### 402 **(vii) Neuroeconomic decision-making and motivation**

403 People vary considerably in their decisions about whether to take risks and also about  
404 whether to exert effort (57,58). Potentially, decision-making and bodily signals are linked and  
405 this is reflected in information processing in the insula. It has been shown, for example, that  
406 the insula is activated both by predictions (priors) about the risk involved in any decision and  
407 also by risk PEs that update these priors (59). Signals in the insula are seen to gradually  
408 increase during both effortful exertion and during subsequent rests (60), suggesting that the  
409 insula is encoding changes in bodily state – perhaps reflecting the precision of PEs, which  
410 may continuously rise until a threshold is reached that updates the prior and triggers a change  
411 in behaviour. Thus variability in behaviour and insula activity during neuroeconomic  
412 decision-making tasks may potentially reflect individual differences in IAcc and thus the  
413 influence of interoception on behaviour.

414

415 Evidence in support of this is that individuals with higher IAcc work less hard during self-  
416 paced exercise (61) and, likewise, for identical objective changes in bodily signals, the  
417 choices they make when evaluating risks tend to reflect their bodily changes (17). Our model  
418 explains this in terms of changes in the state of the body, including heart rate and cardiac  
419 output, that result from risky behaviours and physical exertion (2). Assuming that these  
420 interoceptive changes have the effect of increasing the precision of PEs relative to priors, our  
421 model would predict that when the individual must make a decision the more accumulation  
422 there is of precise PEs the greater change there will be in the 'value' associated with any  
423 given choice. People with high IAcc who (in contrast to those with low IAcc) can raise the  
424 precision of their PEs with attention, will more readily accumulate sufficient precision in PEs  
425 to update their priors and thus affect their choice behaviour. Thus we would expect to see  
426 greater influence of interoceptive PEs on behaviour in people with higher IAcc and that also  
427 such individuals would be less willing to expend physical effort, as borne out by the  
428 empirical evidence (17,61).

429

## 430 **Interoceptive accuracy in clinical disorders**

431 High IAcc is common in panic disorder and anxiety (62). Conversely inaccuracy in heartbeat  
432 counting has been linked to alexithymia, eating disorders, depression, functional disorders  
433 and depersonalisation/derealisation (see (63) for a review and also (64) in this issue). Our  
434 model suggests that an individual's ability (IAcc) and tendency (trait interoceptive  
435 awareness) to use focused attention to adjust precision in interoceptive systems potentially  
436 plays a role in the aetiology of these disorders and may be relevant to their remediation.

437

438 The interoceptive priors of healthy people update over time, as the brain seeks to optimise  
439 precision (8). However, what is Bayes optimal for a given individual may give rise to  
440 aberrant behaviour if generative models include highly precise priors at some level of the  
441 hierarchy that are unable to update appropriately to incoming sensory signals (26). A number  
442 of clinical disorders have been characterised in this fashion including schizophrenia (23),  
443 somatisation (54), depression (7) and autism (30).

444

445 Attention and learning play a crucial role in assigning and optimising precision. Our model  
446 proposes that people with high IAcc can increase precision in interoceptive systems with  
447 attention because they have higher-level (unconscious) prior beliefs that prioritise  
448 interoception and hence allow them to increase precision in interoceptive systems generally  
449 and hence raise the precision of interoceptive PEs relative to priors (63). In some (but not  
450 necessarily all such people) this may reflect habits of attention to their internal bodily  
451 changes. This could explain why certain individuals are more vulnerable to some disorders  
452 but less prone to others. For example, alexithymia, a condition characterized by difficulties in  
453 identifying and describing emotion, may be accompanied by low IAcc (65). Our model  
454 implies that sufferers may have highly precise interoceptive priors that do not update  
455 appropriately to interoceptive PEs, making it difficult for them to gain awareness of the  
456 interoceptive changes that signal affect.

457

458 Habits of excessive attention to harmless bodily cues have, however, been proposed as the  
459 basis of *both* panic disorder, which has been linked to *higher* IAcc (66), and functional  
460 disorders, which are associated with *lower* IAcc (67). It has accordingly been argued that  
461 disorders associated with IAcc may depend fundamentally on cognitive interpretation of the  
462 relevance of these sensations, rather than on the availability of the interoceptive sensations

463 *per se* (68). These interpretations take the form of stable, precise, high-level cognitive priors  
464 (beliefs) which do not update appropriately with learning but instead inappropriately bias  
465 attention, resulting in interoceptive generative models in which precise priors, at some level,  
466 fail to update. High-level beliefs about future threat to the self, for example, may underpin all  
467 anxiety disorders (68), which are more common amongst people with high IAcc (62).  
468 Sufferers (e.g. phobics) typically avoid the anxiety-provoking stimuli, which suggests that  
469 their precise but inaccurate beliefs are maintained by avoidance of disconfirming evidence.  
470 Our model adds to this explanation by proposing that because people with high IAcc are able  
471 to direct their attention to interoceptive cues their internal bodily changes are more likely to  
472 reach awareness, predisposing them to anxiety by enhancing the perception of threat.  
473 However, although people with high IAcc have the ability to be aware of interoceptive cues  
474 under focused attention, this does not necessarily imply that all such individuals habitually  
475 misinterpret the significance of such sensation or suffer from anxiety disorders.

476

477 There is currently much research interest in therapeutic interventions based on enhanced body  
478 awareness that typically ask patients to practice attending to interoceptive sensations (63).  
479 Our model implies that consideration should crucially be paid to whether the patient's IAcc is  
480 high or low. For example, the many people with panic disorder who have high IAcc (66) may  
481 benefit from paying less attention to the body and more to reducing the precision of high-  
482 level beliefs about the danger of real but harmless interoceptive sensations, which other  
483 individuals with high IAcc recognise as normal for themselves (63). However, if an  
484 individual with panic disorder has low IAcc (66), their interoceptive sensations are likely to  
485 be illusory and for them it may consequently be therapeutic to find ways to improve their  
486 ability to adjust precision in low-level interoceptive systems. Likewise, functional disorders  
487 are assumed to involve an over-precise prior at some undetermined level of the hierarchy  
488 (54). We suggest that low IAcc in such patients potentially indicates that the fault lies with  
489 highly precise (but inaccurate) precision in low-level interoceptive sensation, whereas high  
490 IAcc would imply that a precise high-level belief may be the cause.

491

#### 492 **Future directions**

493 **Our characterisation of IAcc in terms of precision in interoceptive systems raises a number of**  
494 **potential research questions. If the precision of interoception PEs can be experimentally**  
495 **enhanced (e.g. by attention to interoception) we predict that this will result in diminished**  
496 **experience of body illusions. Conversely, if synchronous multisensory stimulation raises the**

497 precision of all incoming self-relevant sensory data, changes in body-ownership while  
498 experiencing the rubber hand illusion should result in increases in IAcc. Potentially,  
499 autonomic reflexes (observable under ECG) are engaged by people with higher IAcc while  
500 they resist the rubber hand illusion, as they update interoceptive priors that anchor them to the  
501 true hand. Given the involvement of the anterior insula in IAcc and the mid-posterior insula  
502 in body-ownership, our model predicts that fMRI during the rubber hand illusion will reveal  
503 changes in functional connectivity within the insula during synchronous vs. asynchronous  
504 visuotactile stimulation and that this will be modulated by the precision of PEs i.e. by IAcc.  
505 We predict that other processes dependent on sensorimotor integration, such as feelings of  
506 agency will be modulated by IAcc. Actions produce exteroceptive effects in the world but  
507 they also have crucial interoceptive consequences that support homeostasis. The amplitude of  
508 the HEP may also be used to probe interoceptive precision, for example we expect that this  
509 will be modulated by attention to exteroceptive self-relevant cues. Finally we propose that  
510 therapeutic interventions in conditions such as anxiety, somatisation and alexithymia will be  
511 more effective when tailored to the patient's IAcc.

## 512 **Conclusion**

513 Predictive coding accounts of interoceptive processing have recently been proposed to  
514 account for phenomenal consciousness (5) and mental illness (7). We go beyond these  
515 models to propose a novel predictive coding account of interoceptive awareness whereby  
516 individual differences can be explained in terms of variations in the 'precision' with which  
517 interoceptive signals from within the body are represented. Our model characterises  
518 individual differences in 'interoceptive accuracy' (as measured by heartbeat perception) by  
519 hypothesising that higher (vs. lower) IAcc arises when the individual is able to use attention  
520 to call interoceptive sensation into awareness when needed. This implies the presence of a  
521 prior at a higher level that can, when appropriate, prioritise interoceptive sensation over other  
522 sensory modalities. The established but sometimes contradictory literature linking  
523 interoceptive accuracy with such variables as autonomic reactivity, emotional experience and  
524 body ownership can be readily explained within our model, which may also have  
525 implications for clinical conditions associated with both high and low IAcc.

526

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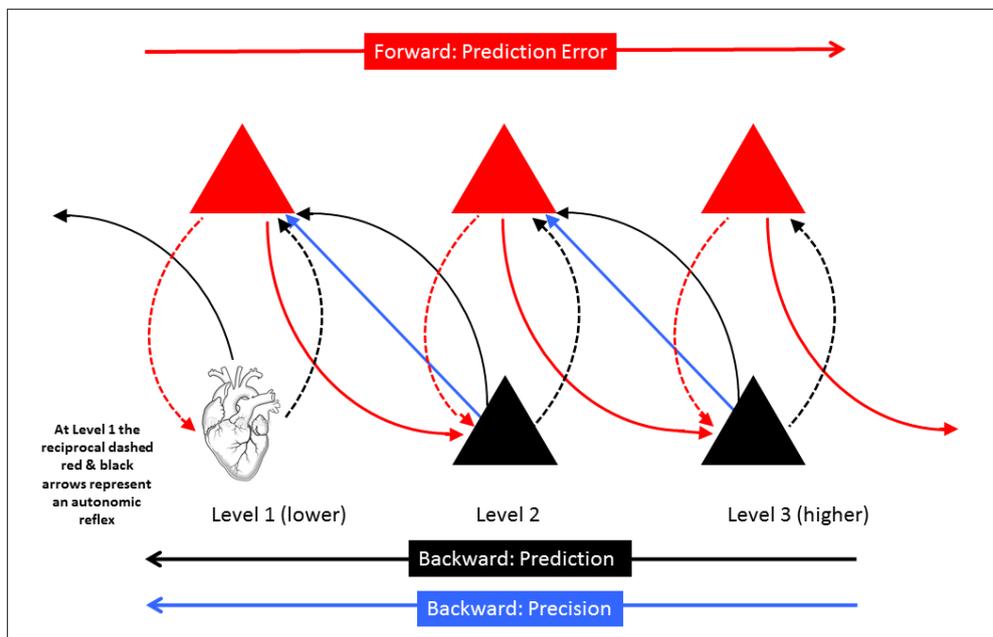
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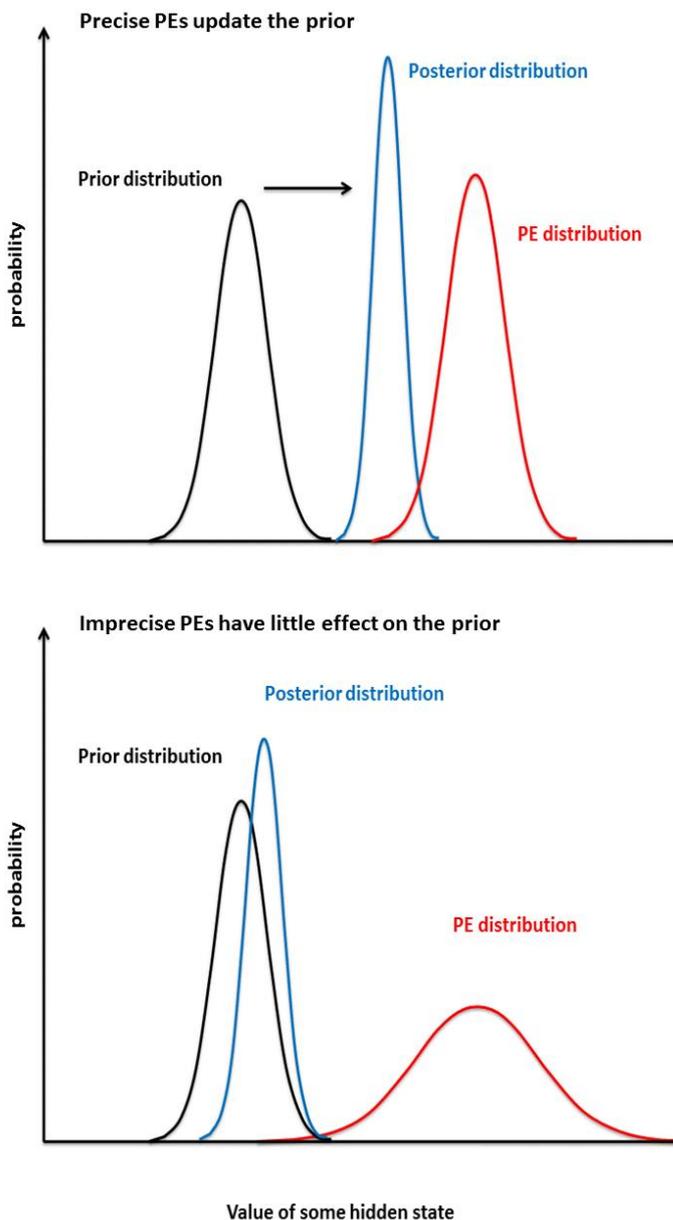
692

693 Caption: Figure 1 represents a schematic overview of the hierarchical message passing in the  
 694 brain that is assumed to underlie predictive coding. Predictions (priors) are illustrated as  
 695 black lines that project down the levels of the hierarchy, from prediction units (deep  
 696 pyramidal cells) shown as black triangles. Forward projecting prediction errors are  
 697 represented by red lines, passing up the hierarchy from prediction error units (superficial  
 698 pyramidal cells), which are represented by red triangles. Importantly, PEs and predictions  
 699 occur at every level. The dashed red and black arrows indicate local processing within a  
 700 level. At Level 1 they thus represent an autonomic reflex. Precision, which plays the crucial  
 701 role of determining the relative weigh of the PEs vs. the priors, at every level of the  
 702 hierarchy, passes down the hierarchy and is indicated by the blue arrows. A percept is formed  
 703 when PE is minimised at all levels within the hierarchy. Adapted from (54).



704

705 Caption Figure 2. The graphs show Gaussian probability distributions representing, at one  
706 particular level in the hierarchy, the descending prior and posterior and the ascending PEs  
707 (which arises from the incoming sensory data). These distributions refer to some hidden state  
708 of the organism (e.g. some aspect of its interoceptive state) that has to be inferred. The widths  
709 of the various distributions correspond to their variance. Precision is the inverse of variance.  
710 The relative precision of PEs and prior is crucial in determining the updating of the prior to  
711 the posterior. The top panel indicates a context in which the precision of the PEs is precise  
712 (relative to the prior) so that the posterior is shifted towards the PEs. In the bottom panel, by  
713 contrast, imprecise PEs have little impact on the prior. The posterior then descends to the  
714 level below this in the hierarchy where it becomes, in turn, the empirical prior. Adapted from  
715 (69).



716