

accident year i	payment delay j									
	0	1	2	3	4	...	j	...	$J-1$	$J=I-1$
1	<p>observations $\mathcal{D}_I = \{C_{ij} : i + j \leq I\}$</p> <p>to be predicted $\mathcal{D}_I^c = \{C_{ij} : i + j > I\}$</p>									
2										
\vdots										
\vdots										
i										
\vdots										
\vdots										
$I-2$										
$I-1$										
I										