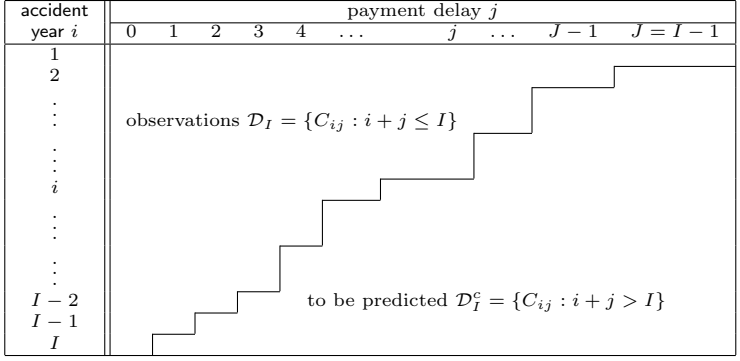
accident year $i$
payment delay $j$
0 1 2 3 4 ... $j$ ... $J-1$ $J=I-1$
1
2
$i$
$I-2$
$I-1$
$I$
observations $\mathcal{D}_I = \{C_{ij} : i+j \leq I\}$
to be predicted $\mathcal{D}_I^c = \{C_{ij} : i+j > I\}$