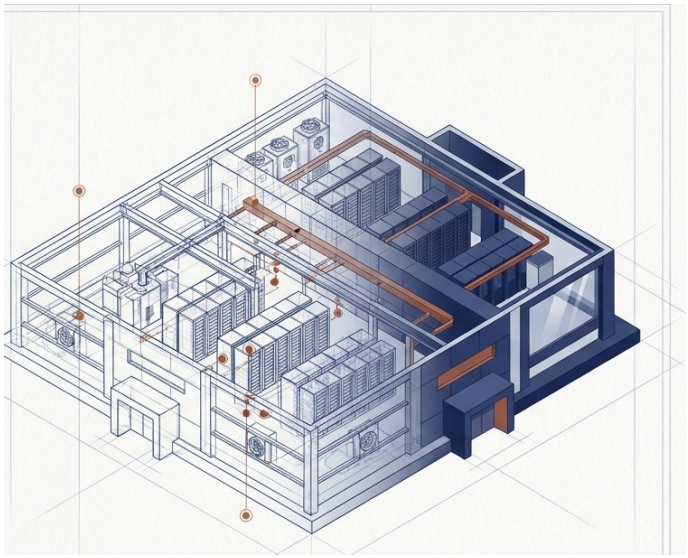
FE CORPORATION

Structured Finance | Project Finance | Risk Advisory

Building with verified labour, live visibility and priced risk

How the I8IS integrated workforce, digital twin, insurance and commodity-hedging platform creates advantage in data center and construction staffing



PREPARED FOR

I8IS - Infiniti International Solutions
Woodbridge, Ontario

PREPARED BY

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DATE

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01 | EXECUTIVE SUMMARY

I8IS can bundle verified labour, live site visibility and data-priced insurance into one offer no craft-labour competitor matches

I8IS (Infiniti International Solutions, Woodbridge, Ontario) can give data center owners, general contractors and staffing clients one integrated offer: verified labour, live site visibility through a digital twin, and an insurance programme priced on that data.

The timing favours this offer. Data center construction is now the most capacity-constrained construction sector globally. Electrical work alone is about half of all labour on these projects, and data center wages run roughly 32% above other construction work. Clients are paying for scarce labour and need proof that every paid hour was worked safely and productively.

The proposition rests on five building blocks identified in the I8IS priority case studies:

1. **SSTrack workforce management** - GPS attendance, geofencing, face recognition, subcontractor hours, automated payroll, labour allocation and cost per project. SSTrack is an existing I8IS product (web, desktop, mobile and browser extension).
2. **AI site monitoring** - existing CCTV feeds analysed for PPE compliance, man-down alerts, restricted-area breaches and equipment movement.
3. **AI progress tracking and the client digital twin** - camera, drone and BIM data combined so clients see completed work, schedule deviations and likely delays.
4. **AI estimating** - quantity take-off from drawings, supplier quote comparison and preliminary estimates.
5. **Smart building management** - sensors, security, HVAC, energy and access control on one platform, carrying the digital twin into operations.
6. **Commodity hedging platform (in development)** - I8IS is developing software that brings several commodity hedging and CTRM systems onto one platform, so clients can use futures, options and swaps to protect against unexpected rises in steel, copper, aluminium, lumber and diesel prices.

Layered on top is a commercial-to-exotic insurance architecture drawn from FE Corporation's insurance catalogue: Construction All-Risk, wrap-up (OCIP/CCIP), Workers' Compensation, Subcontractor Default Insurance, Delay in Start-Up, cyber liability, parametric weather cover and Residual Value Insurance on data center IT equipment.

01 | EXECUTIVE SUMMARY (CONTINUED)

Five client advantages, one recommended next step

Advantage	What the client gets	Who benefits most
Verified labour	Every hour geofenced, face-verified and tied to a cost code	Owners, GCs, lenders
Fewer incidents	Real-time PPE and man-down alerts; fall-zone geofences	Workers, insurers, GCs
Live transparency	A client-facing digital twin of progress against BIM and schedule	Owners, investors, lenders
Lower risk cost	Loss data that supports better premiums, deductibles and wrap-up credits	Owners, sponsors
Bankability	Documented controls that support DSCR, completion guarantees and lender reporting	Sponsors, lenders
Material price certainty	Derivative hedges that cap raw-material costs from estimate to buy-out	Owners, GCs, lenders

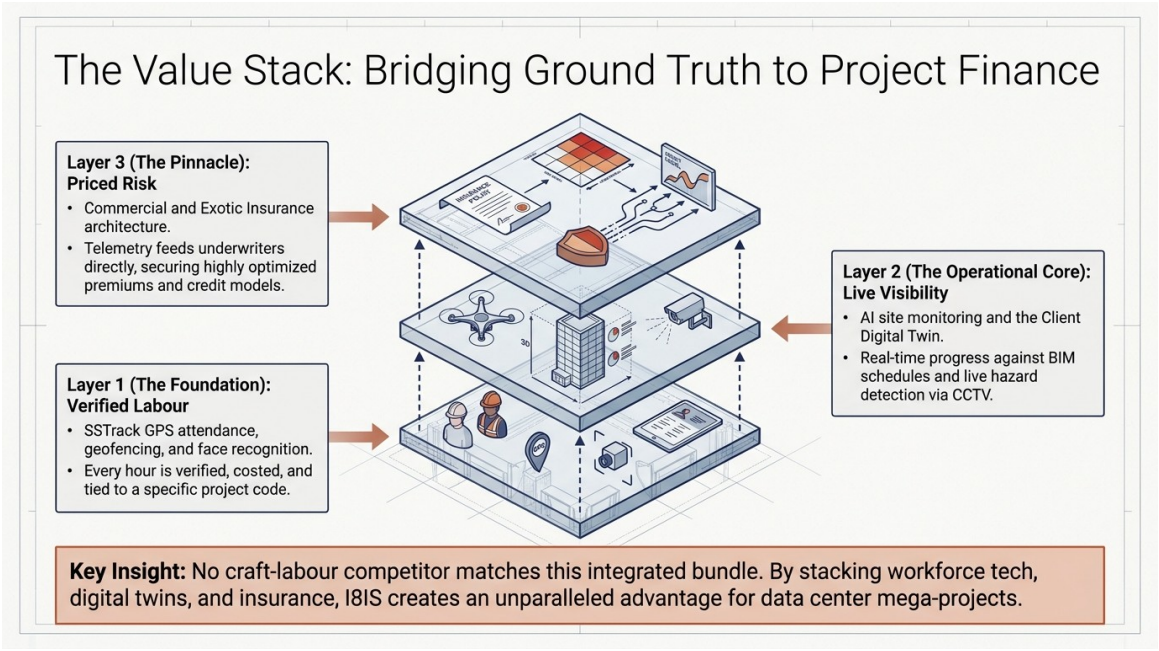

Exhibit: the I8IS value stack - verified labour, live visibility and priced risk.

Recommendation

Run a single-site pilot on a data center construction project, with insurers and the broker engaged from day one so the platform's data feeds the underwriting file.

01 | AT A GLANCE

Four platform capabilities translate into four financial advantages

Left: the integrated platform architecture. Right: the financial and underwriting value it creates for owners, contractors, insurers and lenders.



Exhibit: integrated platform architecture and financial value. Source: I8IS Smart Construction Staffing and Risk Mitigation Framework.

02 | ABOUT I8IS

I8IS's core skills - AI, data monitoring, cybersecurity and automation - map directly onto the control problems of a construction site

I8IS is a Canadian software firm whose profile describes its philosophy as "Software is a Science" and lists partnerships with Zain and GCC Core. Each existing capability has a direct construction or data center application.

I8IS capability (per company profile)	Construction and data center use
SSTrack employee tracking: AI analytics, real-time and location-based tracking, leave and break management	Gate-to-gang attendance, geofenced crews, subcontractor hour verification, payroll
ClickHR AI recruitment: resume analysis, candidate-job matching, shorter time-to-hire	Sourcing and screening electricians, HVAC technicians, operators and general labour
Integrated data monitoring and predictive analytics	Anomaly detection on site sensors, equipment and labour productivity
Custom dashboards and risk-mitigation tooling	The client-facing digital twin and lender reporting portal
GPU-powered cloud data centers	Hosting computer-vision models for CCTV and drone analytics
Cybersecurity: zero-trust, AI threat detection, encryption, audits	Protecting site video, worker biometrics and the client's BMS/SCADA
Workflow automation: onboarding, supply chain	Digital induction, certification checks, materials tracking
Custom LLMs	Daily reports, RFIs, safety summaries and multilingual worker communication
Compliance: GDPR, ISO 27001 alignment, Saudi NCA, data sovereignty, CCPA	Handling worker biometric and location data lawfully across Canada, the US and the GCC
University of Toronto research on AI seismic imaging	Ground and geotechnical insight for site selection and foundations

Source: I8IS Company Profile (2024).

How the offer fits together

ClickHR fills the roster. SSTrack verifies who is on site, where and for how long. Computer vision watches how work is done. The digital twin shows what has been built. The insurance programme prices what could still go wrong. Each layer produces data the next one uses.

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02 | ABOUT I8IS (CONTINUED)

Human controls and asset controls work as one technology engine

SSTrack and ClickHR control who works and how they are paid; the digital twin and AI monitoring control what is built and how safely. Together they give the client complete site control.

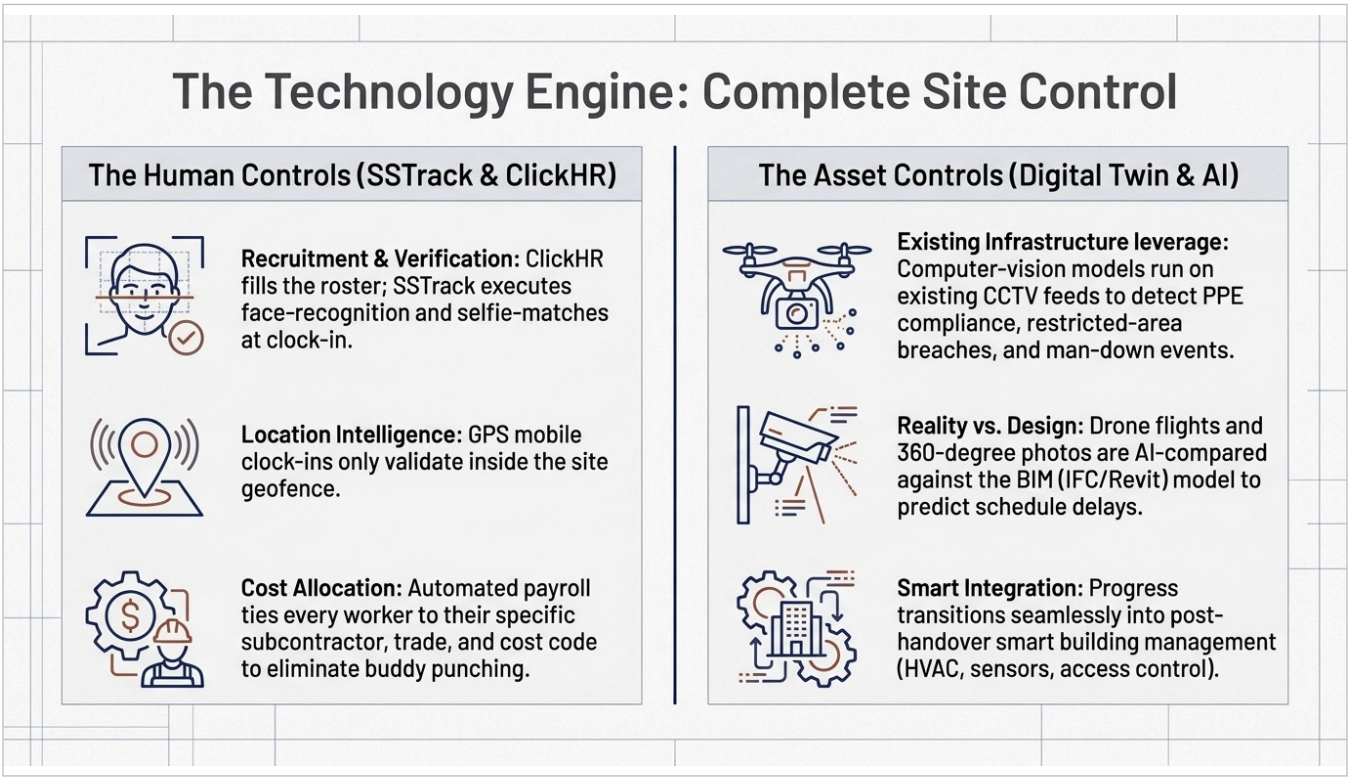


Exhibit: the I8IS technology engine - human controls and asset controls.

03 | MARKET CONTEXT

Skilled labour, not capital, is now the binding constraint on data center delivery

That constraint makes verified, well-managed and well-insured labour a premium product.

Indicator	Figure	Source
Markets reporting data center contractor capacity tightening or overstretched	Over 70% of 112 markets	Turner & Townsend, via Data Center Knowledge
Respondents citing MEP trade shortages	Nearly 90%	Turner & Townsend
US construction firms saying data centers increase competition for workers	58% (AGC / NCCER 2026 survey)	Scripps News
Data center wage premium over other construction	About 32% (roughly $30/hr becomes $40/hr)	Skillit, via Scripps News
Share of data center labour that is electrical	About half	ABC, via Staffing Industry Analysts
Workers needed on a large data center site	Upwards of 4,000, versus a few hundred on a typical site	Per Scholas
US construction worker shortage, late 2025	439,000	Per Scholas
JLL forecast for US tender price growth	4.2% in 2027, up from 3.1% in 2026	Data Center Knowledge
Data center share of US construction activity	Passes office spending in 2026; 4.5% of total by 2030	Oxford Economics
US construction fatalities, 2024	1,034, the most of any private industry	US Bureau of Labor Statistics
Construction deaths from falls, slips and trips	389, over one-third	US Bureau of Labor Statistics

Full source links are listed in Section 14.

What this means for clients

Three pressures compound on every data center job. Labour is scarce and expensive, so idle or unverified hours are costly. Sites are large and crowded, so safety exposure rises. Schedules are fragile, so a delay cascades into lost revenue. The I8IS platform addresses all three with data, and the insurance programme transfers what remains.

04 | DATA CENTER STAFFING (OPERATIONS)

In an operating data center, I8IS turns staffing into an auditable uptime control

The right certified technician, in the right hall, at the right time, with every access event logged.

Roles covered: critical facilities engineers, electrical and mechanical technicians, HVAC and cooling specialists, NOC operators, security officers, remote-hands technicians, cleaning and white-space crews.

Client problem	I8IS solution	Advantage
Shift gaps put uptime SLAs at risk	ClickHR candidate matching plus SSTrack scheduling and leave management	Faster fills; cover gaps flagged before a shift opens
Proving who entered a data hall	SSTrack face-verified attendance linked to access control on the smart building platform	One audit trail for clients, auditors and insurers
Technicians working outside their certification	Certification records checked at clock-in	Lower human-error outages and claims
Lone workers in plant and battery rooms	Man-down detection from CCTV and mobile alerts	Faster response; supports Employer's Liability underwriting
Energy and cooling inefficiency	Sensors, HVAC and energy data on one platform with predictive maintenance	Lower PUE and fewer M&E Breakdown claims
Cyber exposure from staff and vendors	I8IS zero-trust access, AI threat detection and encryption	Supports the mandatory Cyber Liability placement
Multi-site, multi-country compliance	Data sovereignty controls; GDPR, NCA and CCPA alignment	Lawful handling of biometric and location data

Why it matters financially

Data center revenue depends on uptime. Every control that proves the right person did the right task reduces Business Interruption exposure and strengthens the owner's case for better terms on All-Risk Property, BI and M&E Breakdown cover.

05 | DATA CENTER CONSTRUCTION STAFFING

On a data center build, I8IS lets the owner pay a labour premium with confidence

Every electrician, pipefitter and commissioning agent is verified, located and costed in real time, and progress is visible in the digital twin. Data center construction is unusually labour-dense and MEP-heavy: thousands of workers from dozens of subcontractors work in parallel, often around the clock, under fixed energisation dates.

Construction-phase risk	I8IS control	Client advantage
Ghost hours and buddy punching at a 32% wage premium	SSTrack GPS geofencing and face recognition at gates and work zones	Pay only for verified hours; subcontractor invoices reconciled automatically
Labour mis-allocation across halls and phases	Labour allocation and cost per project, by zone and cost code	Crews moved to the critical path; cost per MW tracked live
Skills shortage in electrical and MEP trades	ClickHR AI matching; certification capture at onboarding	Faster mobilisation of qualified trades
Falls and struck-by incidents	CCTV PPE detection, restricted-area alerts, equipment-movement monitoring	Fewer incidents and lower Workers' Compensation losses
Energisation and live-electrical hazards	Geofenced exclusion zones around energised gear; man-down alerts	Lower severity exposure in commissioning
Schedule slippage before energisation	AI progress tracking against BIM and schedule; delay prediction	Earlier recovery action; supports Delay in Start-Up cover
Subcontractor default	Productivity and attendance data by subcontractor	Early warning for Subcontractor Default Insurance claims
Estimating errors on change orders	AI take-off from drawings; supplier quote comparison	Faster, defensible change-order pricing

Commissioning to operations hand-over

The digital twin that tracked construction becomes the operating model for the smart building platform. The owner receives a living asset record rather than a box of drawings - which also supports Residual Value Insurance on IT equipment and the move from Construction All-Risk to operational All-Risk cover.

05 | DATA CENTER CONSTRUCTION STAFFING (CONTINUED)

The same controls run continuously from first pour to live operations

Each lifecycle phase carries a different primary risk. I8IS applies a matching control at each stage, so the audit trail is never broken between the builder, the commissioning team and the operator.

Asset Lifecycle Matrix: A Continuous Control Architecture

	Lifecycle Phase	Primary Risk	I8IS Control	Client Advantage
	Phase 1: Construction Build	Ghost hours and buddy punching at a 32% premium.	SSTrack GPS geofencing at gates and work zones.	Pay only for verified hours; subcontractor invoices reconcile automatically.
	Phase 2: Commissioning Hand-over	Energisation hazards and live-electrical exposure.	Geofenced exclusion zones around energised gear.	Severely lowered safety exposure during the highest-risk phase.
	Phase 3: Live Operations	Unauditable plant access and lone-worker emergencies.	SSTrack access logs linked to Smart Building man-down alerts.	Unbroken audit trail for Business Interruption insurers; faster emergency response.

Exhibit: asset lifecycle matrix - a continuous control architecture.

06 | OTHER CONSTRUCTION STAFFING

The same platform transfers directly to residential, commercial, industrial and infrastructure construction

The labour, safety and transparency problems are the same, at smaller scale.

Sector	Typical client	Main I8IS advantage
Residential and modular housing	Developers, co-operatives, modular builders	Subcontractor hour verification; progress evidence for draw requests
Commercial and mixed-use	General contractors, REIT developers	Client digital twin for tenants and lenders; change-order estimating
Industrial and energy	EPC contractors, plant owners	Restricted-area and hazard monitoring; equipment tracking
Infrastructure and PPP / DBFM	Concessionaires, public authorities	Lender and authority reporting; Delay in Start-Up evidence
Senior living and healthcare	Owner-developers	Progress transparency for partners; post-completion smart building management

Advantages common to every sector

- **Labour cost control.** Attendance, payroll and cost per project run from one record, removing manual timesheets.
- **Safety culture by default.** AI monitoring works on existing CCTV, so the cost of entry is low.
- **Draw-request evidence.** Lenders and partners can see progress in the digital twin before releasing funds.
- **Insurance leverage.** Smaller builders gain access to the same loss-data story that large owners use to negotiate premiums.
- **Workforce development.** Performance and attendance data identify reliable crews for repeat engagements.

07 | EMPLOYEE TRACKING

SSTrack anchors the offer because it already exists and is in use

SSTrack is a four-part system - web app, desktop app, mobile app and browser extension - built for admins, managers and employees, with AI-driven analytics and location-based tracking.

Function	How it works on site	Output for the client
GPS attendance	Mobile clock-in valid only inside the site geofence	Verified on-site hours
Face recognition	Selfie match at clock-in and at zone gates	No buddy punching; identity linked to certifications
Geofenced zones	Separate fences for halls, roofs, energised rooms and laydown areas	Who is where, and alerts for unauthorised entry
Subcontractor hours	Each worker tagged to employer, trade and cost code	Invoices reconciled to verified hours
Automated payroll	Hours, breaks, overtime and leave flow to payroll	Fewer disputes; faster pay runs
Labour allocation	Headcount by zone, trade and shift against the plan	Crews redeployed to the critical path
Cost per project	Labour cost rolled up by phase, zone and cost code	Live labour budget against actuals
Productivity analytics	Machine-learning trends on attendance, breaks and output	Early warning on underperforming crews

Source: I8IS Company Profile (2024); I8IS Priority Case Studies.

Safeguards the client should require

Tracking should run only during paid working time and only within site boundaries. Workers should receive written notice and, where the law requires it, give consent. Biometric data should be encrypted and held for a defined period. In Ontario, employers with 25 or more staff must have a written electronic monitoring policy; Quebec, Illinois, Texas and other jurisdictions impose specific biometric rules. Employment counsel should review each deployment before go-live.

08 | CLIENT DIGITAL TWIN

The digital twin lets clients watch their site live instead of waiting for a monthly report

A browser-based view of what has been built, who is working and what is at risk.

Layer	Source	What the client sees
Design model	BIM (IFC / Revit) and schedule	The planned building and planned sequence
Reality capture	Fixed cameras, drone flights, 360-degree photos	What is actually built, by date
Progress analytics	AI comparison of capture against BIM	Percent complete by zone; schedule deviations; predicted delays
Workforce	SSTrack	Live headcount by zone, trade and subcontractor
Safety	CCTV computer vision	PPE compliance, man-down events, restricted-area breaches
Equipment	CCTV and telematics	Crane and plant movement; idle equipment
Building systems (post-handover)	Sensors, HVAC, energy, access control	Operating performance on the as-built model

Advantages for each stakeholder

- **Owner and investors:** independent evidence of progress; earlier warning of delay; fewer site visits.
- **Lenders:** objective support for draw requests and completion tests; a record for the lender's technical adviser.
- **General contractor:** one coordination view across subcontractors; faster RFIs and change orders.
- **Insurers and broker:** time-stamped evidence for claims and a continuous view of site risk.
- **Operator:** an as-built twin that becomes the smart building management platform on day one.

Access and security. Clients log in through a role-based portal verified by I8IS's zero-trust framework. Video and biometric data are encrypted at rest and in transit and can be hosted in-country. Clients see aggregated workforce data by default; named-individual data is limited to authorised safety and HR roles.

09 | COMMERCIAL INSURANCE

The platform makes every line of the commercial programme cheaper to place and easier to claim on

The commercial programme covers the risks every lender and owner expects to see insured.

Construction phase

Cover	Purpose	How I8IS data helps	Bind timing
Construction All-Risk / Builders Risk	All works, materials and temporary structures on site	Camera and access logs evidence theft, vandalism and damage	Financial close or groundbreaking
Wrap-up (OCIP / CCIP)	Consolidated GL, Workers' Comp and Builders Risk for all parties	Verified payroll by subcontractor gives accurate premium audits	Financial close
Workers' Compensation / Employer's Liability	Statutory injury cover for the workforce	PPE and man-down data support loss-control credits; average claim about $40,000	Before mobilisation
Commercial General Liability	Third-party injury and property damage	Restricted-area and perimeter monitoring	Contract award
Professional Indemnity	Design and engineering errors	BIM-against-reality comparison catches deviations early	EPC award
Subcontractor Default Insurance	Subcontractor non-performance; schedule and cost overrun	Attendance and productivity by subcontractor gives early warning	Subcontract award
Delay in Start-Up (DSU / ALOP)	Lost revenue from a covered construction delay	Progress tracking documents cause and length of delay	Financial close
Marine cargo and inland marine	Transformers, generators, chillers and switchgear in transit	Delivery tracking against schedule	Before shipment
Surety: bid, performance, payment, maintenance	Contractor performance guarantee	Documented progress supports surety capacity	Before mobilisation
Environmental / Pollution Liability	Contamination and hazardous materials	Site monitoring records	Financial close

Source: FE Corporation Comprehensive Insurance Product Catalog (May 2026); FE Corporation Supplemental Intelligence Report (May 2026).

09 | COMMERCIAL INSURANCE (CONTINUED)

Operational covers carry the protection into the life of the asset

Cover	Purpose	How I8IS data helps
All-Risk Property with Business Interruption	Damage and lost revenue; 12-24 month indemnity period	Smart building monitoring and predictive maintenance
Mechanical & Electrical Breakdown	UPS, transformer, chiller and control system failure	Sensor data supports condition-based maintenance
Cyber Liability	Mandatory for data centers and digitally integrated assets	I8IS zero-trust, threat detection and audits
Directors & Officers	Project company and SPV board protection	Governance reporting from the platform
Employment Practices Liability	Wrongful termination and discrimination claims	Objective attendance and performance records

Lender-required endorsements

Every policy should carry a Lenders Loss Payable endorsement, a non-vitiation clause, 30-day notice of cancellation (60 days for complex structures) and a broker undertaking to the lenders.

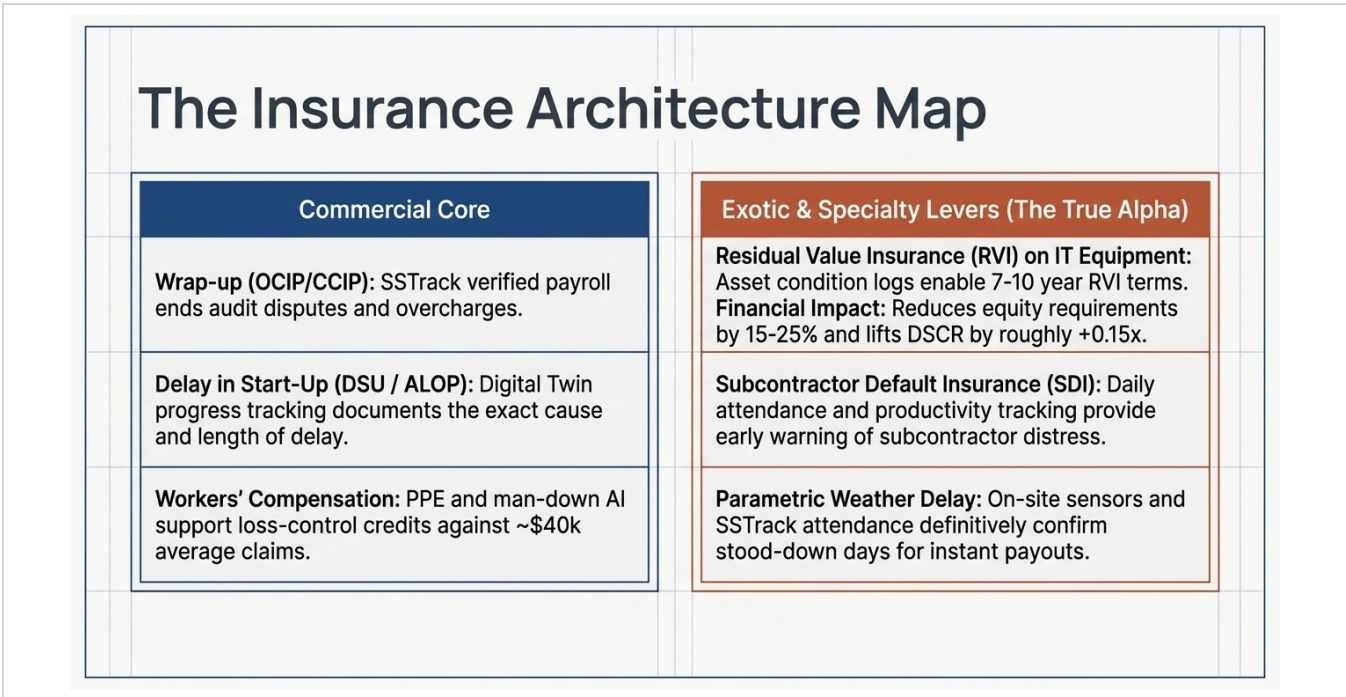


Exhibit: the insurance architecture map - commercial core and exotic and specialty levers.

10 | EXOTIC AND SPECIALTY INSURANCE

Specialty covers fill the gaps the commercial market leaves open - and several depend on exactly this data

Product	Risk addressed	Application	Role of I8IS data
Residual Value Insurance on IT equipment	IT equipment worth less than guaranteed at term end	7-10 year terms with refresh mechanism; DSCR about +0.15x	Asset condition and utilisation records
Parametric weather delay	Lost working days from rain, wind or heat	Pays on a measured index, no loss adjustment	Sensors and attendance confirm stood-down days
Parametric natural catastrophe	Wind, flood or seismic events	Immediate payout to bridge liquidity	Event data and damage imagery
Supply chain disruption (non-physical)	Supplier failure without physical damage	Transformers, switchgear, chips, critical minerals	Delivery tracking against schedule
Revenue put / floor insurance	Demand or price risk beyond standard BI	Colocation lease-up risk	Occupancy and power-draw data
Interest rate cap insurance	Rate rises on floating-rate debt	Protects DSCR during long builds	-
Inflation protection insurance	Cost escalation on long contracts	CPI/PPI-linked O&M and labour contracts	Labour cost trends from SSTrack
Terrorism and sabotage	Political violence exclusions in property cover	Critical digital infrastructure	Perimeter and access monitoring
Political risk insurance	Expropriation, transfer restriction, contract breach	GCC, African and frontier-market projects	-
Battery degradation insurance	Loss of storage capacity	UPS and on-site battery storage	Battery management data
Kidnap & Ransom	Executive and staff protection	High-risk jurisdictions	Location data for duty-of-care response
Takaful	Shariah-compliant insurance	GCC and Islamic-finance mandates	Same data, via an AAOIFI-certified operator

Source: FE Corporation Comprehensive Insurance Product Catalog (May 2026).

Residual Value Insurance in practice

RVI typically guarantees 60-85% of original asset cost at contract end, with premiums of 1.5-4% of the guaranteed value per year. It can reduce the equity requirement by 15-25%, extend debt tenor by 3-7 years and lift DSCR by 0.10-0.25x. Because IT equipment becomes obsolete quickly, insurers prefer shorter terms with a refresh mechanism. Independent valuations at inception and documented maintenance - both supported by the I8IS platform - make the cover insurable.

11 | UNDERWRITING AND PROJECT FINANCE

One verified data record serves the underwriter, the claims adjuster and the lender

Every source feeds the same time-stamped record, so the evidence an insurer sees is the same evidence a lender sees.



Exhibit: how I8IS platform data flows to the parties that price, settle and finance the risk.

Effect on project finance metrics (FE Corporation standards)

Metric	FE Corporation standard	How the I8IS programme supports it
DSCR, project finance minimum	1.20-1.25x	Lower insurance and labour cost lifts cash available for debt service
DSCR, FE Corporation standard	Above 1.35x	Fewer delays protect the revenue start date in the model
DSCR, RVI-enhanced	1.40x	RVI on IT equipment adds about +0.15x
DSCR, stressed P10 case	Must clear 1.10x	DSU, SDI and parametric cover cap the downside scenarios
Performance bond	10-20% of contract value	Documented progress supports surety capacity
Political risk premium (frontier)	0.5-2.0% of insured value p.a.	Monitoring supports political violence and sabotage cover

Source: FE Corporation Supplemental Intelligence Report (May 2026).

11 | UNDERWRITING AND PROJECT FINANCE (CONTINUED)

Underwriting advantages in practice

- **Workers' Compensation:** documented PPE compliance and incident response give the broker a loss-control story to present at renewal, and over time a better experience rating.
- **Wrap-up programmes:** OCIP/CCIP premiums are audited on payroll; SSTrack's verified payroll by subcontractor reduces audit disputes and over-charges.
- **DSU and SDI:** both turn on proving cause and length of delay; the digital twin's dated progress record is that proof.
- **Cyber:** I8IS's zero-trust, encryption and audit controls answer the insurer's security questionnaire directly.
- **Monte Carlo and stress tests:** labour productivity and delay data give FE Corporation's P10/P50/P90 models real distributions rather than assumptions.

DSCR thresholds the I8IS programme helps a project clear

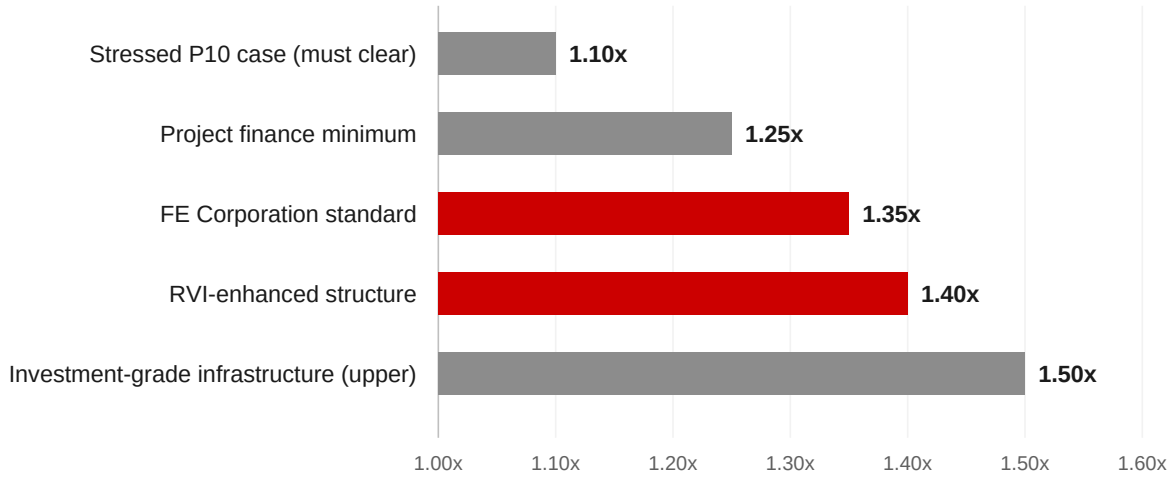


Exhibit: FE Corporation DSCR standards. Red bars mark the thresholds the I8IS programme is designed to support: the FE standard above 1.35x and the RVI-enhanced 1.40x. Source: FE Corporation Supplemental Intelligence Report (May 2026).

12 | COMMODITY PRICE RISK

I8IS is developing one platform to hedge raw-material price spikes with derivatives

I8IS is currently developing software that brings the functions of several commodity hedging and CTRM (commodity trading and risk management) systems onto one platform, connected to the construction workflow. Contractors and owners will be able to lock in prices for structural steel, rebar, copper, aluminium, lumber and diesel using futures, options and swaps.

Insurance covers damage, delay, injury and default, but not a rise in the price of materials. On a data center, where electrical work is about half of all labour, copper, aluminium and steel dominate the material budget, and diesel powers plant and generators. A price spike between estimate and buy-out goes straight to margin and DSCR. The hedging platform closes that gap and completes the cost-certainty stack alongside the insurance programme.

Capabilities the I8IS platform is designed to bring together

Reference system	Core capability	Function on the unified I8IS platform
Derivative Path	Cloud platform for corporate hedgers: structures and executes commodity swaps, futures and options; automated hedge accounting (ASC 815 / IFRS 9) and mark-to-market tracking	Hedge execution, hedge accounting and daily mark-to-market
CommoHedge	Built for corporate risk desks: manages commodity exposures, models forward curves, calculates hedge ratios, tracks forwards, options and swaps against physical purchasing needs	Exposure management, forward curves and hedge ratios
Pillar	Automated hedging that links derivatives directly to specific physical purchase contracts, adjusting hedge quantities in real time as material orders change	Live link between purchase orders and hedge quantities
OpenCTRM and ReSpark	Industrial-metals focus: track physical supply commitments alongside exchange-traded and OTC hedges to calculate net price exposure	Net exposure across physical and financial positions

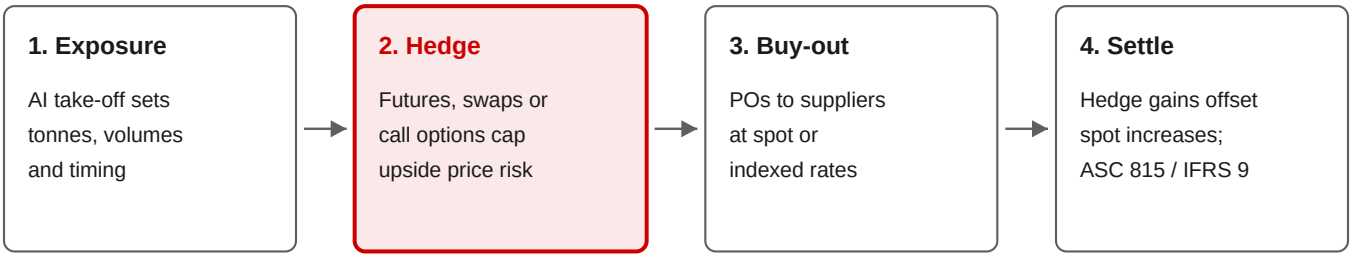
Source: I8IS platform development brief (November 2026).

How hedging links to the rest of the I8IS offer

The same verified data record that feeds insurers and lenders also tells the hedge desk how much material is needed and when. Hedged material budgets give lenders a fixed cost base, supporting DSCR and completion guarantees. FE Corporation's commodity risk models - forward curves, Asian options for average-price hedging and Monte Carlo stress tests - can be used to size and test each programme.

12 | COMMODITY PRICE RISK (CONTINUED)

Four connected steps take a material from estimate to settled hedge



ONE I8IS PLATFORM: ESTIMATING, HEDGING, PROCUREMENT AND HEDGE ACCOUNTING CONNECTED

Workflow step	System used today	Function	I8IS platform link
1. Take-off and exposure	Estimating / ERP (e.g. Procore, Vista, Sage)	Quantifies total raw-material tonnage or volume across project schedules	AI estimating take-off plus digital twin schedule set the quantity and timing to hedge
2. Financial hedge	Hedging / CTRM platform	Buys futures, swaps or call options (e.g. LME / CME steel or copper) to cap upside price risk	Hedge module sizes and executes through registered brokers
3. Physical buy-out	Construction procurement software	Issues physical POs to local fabricators and suppliers at prevailing spot or indexed rates	POs linked to open hedges; quantities adjust as orders change
4. Settlement and accounting	CTRM plus corporate ERP	Offsets physical spot price increases with derivative gains; records ASC 815 / IFRS 9 compliance	Hedge accounting and lender reporting from the same record

Materials and typical reference markets

Material	Typical exchange reference (illustrative)	Common instrument use
Structural steel and rebar	CME hot-rolled coil steel futures; LME steel rebar and scrap	Swaps to fix the budget price; call options to cap it
Copper (cable, busbar, grounding)	COMEX and LME copper	Futures or Asian (average-price) options matched to staged buying
Aluminium (busway, cladding)	LME aluminium	Swaps or futures
Lumber (formwork, temporary works)	CME lumber futures	Futures; small notional
Diesel (plant, generators)	NYMEX ultra-low sulphur diesel futures	Swaps or call options

Contract availability, liquidity and specifications to be confirmed with the executing broker before any hedge programme is designed.

13 | IMPLEMENTATION ROADMAP

A single-site pilot should prove the data before insurance is placed on it

I8IS should prove the platform on one data center construction site, then scale to further sites and to operations. Timings are indicative and depend on the client's site and the carriers selected.

1. Set up
Months 0 to 2

- Choose pilot site
- Deploy SSTrack
- Connect CCTV feeds
- Engage broker

2. Pilot
Months 3 to 6

- Live digital twin
- Safety AI alerts
- Monthly insurer and lender reports

3. Place insurance
Months 6 to 9

- Wrap-up priced on data
- Workers' Comp credits
- DSU, SDI, parametric
- RVI quotes on IT

4. Scale
Month 9 onward

- More data center sites
- General construction
- Operations handover
- Smart building twin

Gate: privacy and insurer sign-off

Gate: pilot results reviewed by carriers

Gate: carrier terms agreed

Pilot success measures to agree in advance

Measure	What is tracked
Hours verified	Share of paid hours matched to geofenced, face-verified attendance
Safety alerts	PPE, man-down and restricted-area alerts, response times and incidents
Schedule visibility	Deviations flagged by the digital twin before the weekly programme review
Labour cost	Labour cost per zone and cost code against budget
Invoice reconciliation	Subcontractor hours disputed before and after SSTrack
Insurer feedback	Carrier view on credits, deductibles and capacity for the full programme

14 | CONSIDERATIONS AND CONCLUSION

The advantages are real, but seven conditions must be met before clients and insurers rely on them

- **Product readiness.** SSTrack and ClickHR are existing I8IS products. CCTV safety analytics, BIM-based progress tracking, AI estimating and the smart building platform are priority builds in the I8IS case studies; each needs a delivery plan, a pilot and reference results before it is marketed as proven.
- **Insurer acceptance.** Premium credits, wrap-up savings and RVI capacity are decided by insurers, not by I8IS. Engage a construction-specialist broker and at least two carriers early.
- **Privacy and labour law.** Location tracking and face recognition need written policies, worker notice, consent where required, defined retention and union consultation on organised sites, reviewed per jurisdiction.
- **Staffing licensing.** Where I8IS or a partner supplies workers, temporary help agency licensing, joint-employer exposure and Workers' Compensation registration must be settled per province or state.
- **Cyber exposure.** Concentrating video, biometric and building-system data creates a target; I8IS's own cyber controls and Cyber Liability cover are part of the offer.
- **Model accuracy.** AI alerts will produce false positives. Human review should sit behind every alert that triggers discipline, payment holds or claims.
- **Hedging platform readiness and regulation.** The commodity hedging platform is in development. Confirm whether each reference system is integrated by API, licence or an I8IS-built equivalent. Trades must be executed through registered dealers or futures brokers (provincial securities regulators and CIRO in Canada; CFTC and NFA in the US). Clients need a board-approved hedging policy, margin or ISDA credit lines, and hedge documentation at inception for ASC 815 / IFRS 9. Basis risk between local fabricator prices and exchange benchmarks remains.

Conclusion

I8IS can offer what the staffing market does not: labour verified hour by hour, a site the client can watch in real time, an insurance programme built on that evidence and, once its hedging platform is complete, protection against raw-material price spikes. For data center construction - labour-dense, MEP-heavy and schedule-critical - the combination addresses the sector's three biggest cost drivers at once: scarce labour, safety exposure and delay. The same platform extends to operations and to other construction sectors with little change. A single, well-documented pilot with insurers engaged from the start is the fastest way to turn these advantages into proven results.

15 | SOURCES

Sources

Client-provided materials

- I8IS Company Profile (2024)
- I8IS Priority Case Studies
- I8IS Smart Construction Staffing and Risk Mitigation Framework (infographic)
- De-Risking Data Center Construction (slide deck)
- I8IS commodity hedging and CTRM platform development brief (November 2026)
- FE Corporation Comprehensive Insurance Product Catalog (May 2026)
- FE Corporation Supplemental Intelligence Report - Risk Ratios, Insurance Architecture and Project Finance Ratios (May 2026)

Public sources

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- Fall hazards in construction - US Bureau of Labor Statistics
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Disclaimer: This report is prepared by FE Corporation for discussion purposes. It does not constitute an offer of insurance, securities or legal advice. Insurance terms, credits and capacity are subject to underwriting by licensed carriers. Market figures are drawn from the sources listed and are current as of November 2026.