

# Polaris Life Insurance Company: Corporate Governance

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## Region

- Geneva is the second largest city in Switzerland.
- Its main industries are banking, technology, and tourism.
- Geneva is situated on Lake Geneva, and at the mouth of the Rhone River.
- There are two biomes - Freshwater and Deciduous Forest.
- Geneva has a rather pleasant climate. Summers are long and have low humidity, and winters rarely reach temperatures below freezing.

## Sources of Water

- The Rhone River comes from the Rhone Glacier and the Grimsel Pass, and flows into Lake Geneva.
- Lake Geneva is the largest fresh water body in Switzerland, and it provides water for Switzerland and France.
  - Upper Lake
  - Large Lake
    - most of the water comes from here
  - Small Lake
- Switzerland contains 6% of Europe's stock of fresh water.
- Sonzier Water Treatment Plant treats water from Lake Geneva for use.



## Further Recommendations

- Whether Swiss companies can rely on lakes of the lake, and sign a contract that states they will not sell their water to those living in that respective water basin (the Rhone River basin).
- The people of Switzerland and France, because the people would be responsible of water from selling that respective basin.
- That medical wastewater and wastewater from the rest of the town separately.
- Studies show there is a correlation between bacteria related to treatment and the presence of medical wastewater.
- Maybe urban from dumping medical wastewater into the lake.
- There is no evidence that a city has tried to treat medical wastewater with any.

## Challenges

- Swiss people maintaining rights to water in the lake.
  - As water becomes scarce, people may attempt to transport water from Lake Geneva.
- Keeping prices of water down.
- The risk of long-term damage is growing due to increasing microplastic presence in the sediment of the lake.
  - 15% (or 90,000 cubic meters a day) of wastewater from the Lausanne area is being dumped into Lake Geneva.
  - This water typically has a high concentration of antibiotic-resistant bacteria.

## Solutions

- Companies were dumping wastewater into Lake Geneva. In order to combat this, the city of Geneva constructed sewage treatment plants.
  - 75% of factories in Switzerland is not treated at city sewage plants.
- The treatment plants have mostly succeeded in increasing water quality. Partly because from the wastewater that is being dumped into the lake. However, 75% of toilets still contribute to pollution being dumped through dumping into the lake.
  - Due to that, 1.7 wastewater treatment plants are including additional treatment processes to remove bacteria from the water.



## Works Cited

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## Further Recommendations

- Private Swiss companies can buy sections of the lake, and sign a contract that states they will only sell their water to those living in that respective water basin (the Rhone river basin).
- The people of Wisconsin used Nestle, because the people wanted to keep an excess of water from leaving their respective basin.
- Treat medical wastewater and wastewater from the rest of the town separately.
- Studies show there is a correlation between bacteria's resistance to treatment and the presence of medical wastewater.
- Maybe refrain from dumping medical wastewater into the lake.
- There is no evidence that a city has tried to treat medical wastewater separately.

## Challenges

- Swiss people maintaining rights to water in the lake.
- As water becomes scarce, people may attempt to transport water from Lake Geneva.
- Keeping prices of water down.
- The risk of long-term damage is growing due to increasing micropollutants presence in the sediment of the lake.
  - 15% (or 50,000 cubic meters a day) of wastewater from the Lausanne area is being dumped into Lake Geneva.
- This water typically has a high concentration of antibiotic-resistant bacteria.



## Solutions

- Companies were dumping wastewater into Lake Geneva. In order to combat this, the city of Geneva constructed sewage treatment plants.
- 75% of bacteria in wastewater is eliminated at city sewage plants.
- The treatment plants have mostly succeeded in eliminating potentially harmful bacteria from the wastewater that is being dumped into the lake.
- However, 25% of bacteria survive. Treatment plants are being deposited through dumping into the lake.
- Due to this, 7.7 wastewater treatment plants are introducing additional treatment processes to remove bacteria from the water.



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