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A Microsoft White Paper

Unified Communications and Collaboration in Insurance

Pervasive Capabilities for Where and How People Work

Microsoft[®]

Abstract

In today's Insurance environment, business needs drive IT requirements. IT departments are constantly being asked to deliver more services to increase business efficiency—while at the same time, spending less money and using fewer resources to do it.


Today's insurance professionals require the ability to collaborate on-demand—anywhere, anytime. They need access to the right policy information and people at the right time and place. To make this happen requires collaboration tools that provide in-context access to the appropriate communications methods from within the business applications already in use every day.

This document describes Microsoft's Unified Communications and Collaboration platform for insurance and how Microsoft's approach to unified communications and collaboration delivers these capabilities for insurance businesses of all sizes.

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The platform provides an integrated, modular set of solutions, giving information workers a complete contextual communication and collaboration environment.

Software and Services for Contextual Collaboration

In the modern insurance enterprise, the focus is on the work, not where it is done. Individuals come together to manage risk, recommend products and service claims. In the past, this usually required people to be in close physical proximity or involved far too many paper-dependent processes such as mail and fax. In the new world of work, collaboration no longer requires such paper-intensity or even implies that individuals are sitting in the same room or even in the same country. It presumes that they belong to different organizations and that they do not share the same applications infrastructure or network resources.

Today, in the new world of work, the geographic and insurance workflow barriers that once defined a team or workgroup are dissolving, and those who will thrive in this world are those who are not anchored in yesterday's physical constraints.

The Microsoft Unified Communications and Collaboration platform provides an integrated, modular set of solutions that make the new insurance workplace more effective by giving information workers a complete contextual communication and collaboration environment. Grounded in the familiar Microsoft® Office user experience, these solutions deliver unified communications collaboration and capabilities that provide seamless, simple access to the right customer or policy information, at the right time.

The Microsoft Unified Communications and Collaboration platform is organized around four pillars, each of which offers its own set of productivity benefits (see the table on the following page). Throughout the rest of this paper, we describe each pillar in detail and explain how to get the most from the Unified Communications and Collaboration capabilities.

Microsoft’s Unified Communications and Collaboration Pillars and the Benefits They Deliver

Unify Business Communications

- Anywhere-access to real-time and synchronous communications
- Unified voice mail, e-mail, contact, calendar, IM, and presence data
- Enriched applications with presence-enabled contextual communications
- Powerful, built-in mobile and wireless access
- Extensible platform for integrating collaboration with agency or policy administration applications
- Security services allowing secured communication with business partners and insureds

Empower Teams Through Workspaces

- Help get distributed underwriting or claims teams “on the same page” and collaborating together
- Enable decentralized authoring with team workspaces, blogs and wikis
- Provide structured authoring with centralized workflow and process controls
- Include presence, IM, and conferencing capability directly in team workspaces and portal sites
- Allow insureds, agents, underwriters, risk managers, claims adjusters and third-party administrators to work together from different locations, within and across organizational boundaries
- Integrate document and policy records management with desktop productivity applications
- Create team dashboards for tracking and monitoring key performance indicators

Connect People, Processes, Information

- Unlock business value by providing comprehensive access to policy information and data
- Find customer or policy information faster with unified enterprise search
- Quickly find and connect to people and expertise
- Build robust insurance forms-based server applications that provide broad client access for critical insurance processes
- Free information workers to personalize, publish, and manage information for themselves and for others
- Get notifications of workflow events by role, interest, and policy event
- Create and interact with policy issuance or administration processes that are centered on people and roles, not back-end system requirements
- Use Microsoft’s powerful eXtensible Markup Language (XML) support to link together disparate sales, underwriting, issuance and claims systems

Enable Work Anywhere

- Deliver policy sales, risk management and claims applications directly to mobile devices
- Provide mobile access to people and policy data
- Reduce costs with remote device management and administration
- Lower telephony and travel costs with powerful, available communications services

Unify Insurance Communications

Unified Messaging

In the new world of work, communications that once were separate now become unified, and people gain the ability to control their communications instead of having their work schedules and interactions controlled by them. Communications such as e-mail, instant messaging, and Web conferencing are available to people in the context of the work they are doing—whether they are working in Microsoft® Office Outlook® 2007 messaging and collaboration client, a productivity program such as Microsoft® Office Word 2007, a team workspace, or a policy application. Agents collaborating with underwriters, adjusters needing access to claims managers, no matter the insurance process, rich presence information about other people's availability and whereabouts is available no matter what program or device you are using.

Implementing unified communications requires a combination of e-mail, calendaring, instant messaging, voice mail, Web and data conferencing, and audio/video collaboration. Business information workers, customers, and partners currently use many different types of devices to communicate, including Private Branch Exchange (PBX)- and public-switched telephone systems, mobile phones, Personal Digital Assistants (PDAs), corporate and public instant messaging (IM) systems, and personal computers both on and off of the corporate network. The information being communicated ranges from simple text messages to complex, rich multimedia presentations. This range of devices and communication types challenges IT organizations today to facilitate "new world" collaboration—securely, reliably, and right now.

Simplify Insurance Communications

Microsoft's unified communication solutions simplify meeting this challenge by providing solutions that make it easier to use multiple communication types from within the productivity and insurance applications that users are already familiar with. These solutions provide several benefits that help organizations improve their bottom lines:

- **Less wasted time.** People are able to quickly send, receive, and find the exact policy or claims records they need, no matter what form it was delivered in and no matter where they are.
- **Improved communications.** The combination of e-mail, voice mail, and fax capability can be augmented with presence, instant messaging (IM), and real-time conferencing capability to expand the ways in which policy sales and service professionals can share information and communicate.
- **One inbox.** Microsoft® Exchange Server 2007 seamlessly delivers e-mail, voice mail, calendar data, and fax messages into users' inboxes. Insurance professionals can sort, manage, and act on multiple message types without having to switch between applications or systems.
- **Anywhere access.** Microsoft's unified communication solutions provide access to communications services from the desktop, Web browsers, and mobile devices, enabling the insurance sales or service 'experience' to occur where it is most effective.

Staying Connected

The core of Microsoft's unified communication solutions is Exchange Server 2007, which allows users to access their e-mail, voice mail, and fax messages in whatever

way is most convenient for them to work effectively. Instead of having to access messages using three discrete systems—mail, voice mail, and fax—Exchange Server 2007 makes all these data types available from a single unified inbox. For example, voice mail messages from agents or customers are accessible not only using the telephone, but also in clients such as Microsoft Office Outlook 2007 where they appear alongside e-mail and fax messages. People can take policy servicing notes directly in the message and forward voice mail messages to colleagues, and voice mail messages can be synchronized to mobile devices along with e-mail, calendar items, and contact records using Microsoft® Exchange ActiveSync® technology. Even while on the go, all messages are available. In addition to giving insurance professionals control over their voice mail and fax messages from their mail clients, Microsoft Exchange Server 2007 offers Microsoft® Office Outlook® Voice Access, a new way for people to access their Exchange Inbox. Office Outlook Voice Access requires only a standard telephone to allow people to respond to their messages using either speech recognition or Touch-Tone™. People can call in and hear not only their voice mail, but also their e-mail messages read back to them. They can even manipulate their calendar, for example, canceling meetings or informing meeting attendees that they will be late.

Office Outlook 2007 builds on the capabilities of Exchange Server 2007 to offer a number of new and improved capabilities designed to do two critical things:

- **Help people manage their communications,** including e-mail, instant messaging, Really Simple Syndication (RSS) feeds, and short message service (SMS) messages; all from a single location, using a consistent and powerful user interface.
- **Help people locate, manage, prioritize, filter, and act** on the volumes of information they deal with every day.

By serving as the control center for insurance workers, Office Outlook 2007 gives users quick access to voice mail, e-mail, contact, calendar, and task data, along with custom data produced by policy administration applications, Network News Transfer Protocol (NNTP) feeds, and RSS feeds. This unification means that users always have the right data at their fingertips with all the power of Outlook's searching, sorting, filtering, and categorization tools.

Instant messaging, presence, and real-time communication are important parts of Microsoft's unified communications offerings. Presence information helps insurance professionals easily identify which co-workers are available, what their peers are doing, and where they are physically located, all without interrupting them to ask. Microsoft® Live Communications Server 2005 provides rich presence information about people's whereabouts and status that can be surfaced through Microsoft® Office Communicator 2005, the integrated communications client that brings the richness of the PC together with the familiarity and voice capabilities of the desktop phone. Presence information is also visible to users throughout the Microsoft 2007 Office system applications, in Microsoft® Windows® SharePoint® Services sites, and through line-of-business applications that take advantage of the Live Communication Server programming interfaces. Presence availability facilitates real-time communication across multiple geographies, time zones, and organizational boundaries, enabling people to make better decisions faster.

Empower Insurance Teams Through Workspaces

Enable Diverse Insurance Team Structures

Insurance professionals in today's environment must use a multitude of tools and contexts to collaborate. Effective collaboration requires teams of information workers to quickly create team workspaces to share calendars, project schedules, documents related to risk management or policy administration, and contact lists both within and beyond the organizational firewall. These services need to combine both collaboration and communication services, and they must provide adequate security for sensitive tasks.

IT organizations are often asked to implement these collaborative team sites or workspaces. In most cases, this approach is cost-prohibitive and yields little success because of the immediate needs of the information workers. They need the information and tools now and, as a result, it is often more efficient for the information workers to be empowered with the tools to do it themselves quickly with familiar applications.

Easy to Administer

Microsoft offers an integrated collaboration solution for teams looking to create self-service workspaces that match when, how, and where they are working. Consisting of two products – Windows SharePoint Services and Microsoft® Office Groove® 2007 – Microsoft's team workspace solution enables IT organizations to fulfill the need for relatively large and centralized workspaces that support one or more departments, divisions or business units, as well as the demand for small, decentralized workspaces for ad hoc, cross-organizational workgroups. Both Windows

SharePoint Services and Office Groove 2007 enable self-service workspace creation while ensuring IT administrators retain centralized control and management for compliance purposes. Additionally, both solutions work effectively "out of the box" but can also be customized by IT organizations when integration with existing systems or processes is desired.

The Microsoft® Windows Server™ 2003 operating system includes Windows SharePoint Services, a set of technologies that makes it simple for IT professionals to implement and manage a team collaboration infrastructure that delivers immediate benefits to insurance professionals. With Windows SharePoint Services, effective team sites can be deployed in minutes on a single server. These sites can support small underwriting teams or whole claims departments and scale to terabytes of data and thousands of users in an insurance enterprise—with no additional software cost and no additional software to deploy.

Once enabled, Windows SharePoint Services integrates with Microsoft Office products out of the box to allow insurance professionals to create their own collaborative workspaces for meetings, document repositories, shared calendars, and other types of structured and unstructured data. Administrators retain centralized control and management capability, but users are able to dynamically create, remove, and modify team sites and shared document workspaces for their own projects and content. This gives individual users a way to provide "self-service" collaboration processes by setting up work areas and inviting the people who they need to collaborate with. For organizations that want a more structured collaboration environment that ties into their existing policy production or administration processes,



Microsoft provides a range of free applications templates that implement specific business processes, and workflows (including travel and holiday requests and document change tracking).

Windows SharePoint Services provides new ways to deliver information, too. It includes blog templates that allow Windows SharePoint Services sites to be viewed using the RSS format. This exposes Windows SharePoint Services data to almost any RSS-capable aggregator, including Office Outlook 2007 and NewsGator, so that the data is visible to a wider variety of clients. Windows SharePoint Services content can also be stored and modified in "wiki" format which eases collaborative content creation by allowing multiple users to simultaneously create, edit, and review content using only their Web browsers. Wikis are implemented as a new site template that makes it easy to create, edit, link, and restore an individual Web page. Users can harness wikis as creative forums for brainstorming, knowledge base creation and management, instruction, or information gathering.

Item Level Security

All of these activities are subject to policy and life cycle controls applied by administrators. Microsoft® Office SharePoint® Server 2007 builds on the Microsoft Windows SharePoint Server feature set by adding enterprise-scale document management, records management, and content management. These features allow companies to comply with Federal and State insurance regulatory, legal, and records management requirements across all of their collaboration spaces.

Rapidly Create Workspaces

In the areas of complex commercial underwriting or day-to-day claims adjustment, the requirements to rapidly bring together insurance professionals and third-parties both inside and outside the insurance enterprise is a critical capability which is not well served by today's environment. Microsoft® Office Groove® 2007 complements Windows SharePoint Services by supporting the dynamic, often unstructured interaction between small teams who need to work together on projects or tasks. Much of this work today occurs in email which can be a difficult environment to coordinate project work and exchange document revisions. Information workers can create Groove workspaces with two clicks right on their PCs, add the tools they need to get the job done, and invite team members from inside or outside the organization. Once inside a workspace, the automatic synchronization in Office Groove 2007 keeps the team up to date wherever team members need to work, online or offline, while maintaining enhanced security at all times.

Groove 2007 provides new ways for teams to leverage other Microsoft products and technologies to enhance their collaborative work experience. Most importantly,

teams working in Groove 2007 can now easily and quickly share their insurance content more broadly through integration with Windows SharePoint Services and Office SharePoint Server 2007. Right from a Groove workspace, teams can dynamically collaborate on documents and then publish those documents to Windows SharePoint Services teamsites to share with a larger team or to Office SharePoint Server 2007 for long-term, enterprise-wide storage, search and retrieval. Additionally, while teams are working in Groove 2007, they can view their Microsoft® Office Communicator 2007 contacts' presence and awareness states and engage them in real-time via chat or a phone call.

While Groove 2007 is a desktop application, Microsoft® Office Groove® Server 2007 and Microsoft® Office Groove® Enterprise Services provide IT organizations with flexible options to ensure centralized management and control of Groove 2007 software and usage. In addition, organizations can leverage Office Groove Server 2007 to develop custom solutions that marry Groove workspaces on the desktop with existing centralized business data or processes.

Connecting People, Processes, and Information

Most insurance enterprises have a wealth of information that is stored in multiple formats and locations, including file shares, Web sites, databases, and policy applications. This situation poses a huge challenge for IT organizations because the new world of work demands that information workers have access to structured and unstructured data that resides on disparate systems, both internally and outside the firewall. Meeting these demands, by tying this scattered information together, making it easier to find, and integrating it into the life of the business, is difficult in many environments.

Unifying Insurance Information

Office SharePoint Server 2007 helps solve this problem by providing a unified portal to your customer and policy information wherever it is located, and by helping people use that information effectively and productively. Office SharePoint Server 2007 helps you connect people, processes, and information by:

- **Integrating policy information** from various systems into one solution through single sign-on and enterprise application integration capabilities.
- **Delivering unified enterprise search** across many types of data repository (including Exchange public folders, Windows SharePoint Services team sites, Office SharePoint Server 2007 portal sites, Lotus Notes databases, and policy applications).
- **Providing flexible deployment and management tools.**

- **Facilitating end-to-end collaboration** by enabling aggregation, organization, and searching for people, teams, and information.
- **Enabling portals** allows insurance workers to quickly find relevant information through customizing and personalizing content.

Controlling Content

Office SharePoint Server 2007 provides comprehensive tools for managed authoring, which allows administrators or managers to grant or deny users the ability to create sites, control site membership, monitor site use, and moderate site content submissions. New features, including the ability to require that users check a document out before editing it, let you control who takes which actions at what time. Policy controls help administrators set top-down policies for content creation, user management, and team workspace administration. These policies can control disk storage use, antivirus scanning, automatic expiration of content, permissions management, and Office Outlook 2007 integration.

Finding Critical Information and People Faster

Windows SharePoint Services and Office SharePoint Server 2007 share a common core of search technology that's been extended and improved with technology from the MSN® network and Microsoft Research. The SharePoint Enterprise Search toolset incorporates business data and information about people with documents and Web pages to provide more comprehensive results. Tools for query hit highlighting, duplicate result removal, "Did you mean?" spelling correction, and alerts help users locate what they want within search results. Users can do all this without having to modify the original source data to make it more searchable.

Office SharePoint Server 2007 extends this core technology by adding the ability to search additional repository types, including Light Weight Directory Access Protocol (LDAP) directories, business databases (provided that they are accessible through the ADO.NET database protocol), line-of-business applications, and Lotus Notes databases. The search mechanism can be extended by using IFilter plugins that add the ability to index specific data types. There is already a robust marketplace of third-party independent software vendors (ISVs) who provide IFilter plugins for various kinds of data formats. These IFilters can directly be used to enhance the search capabilities in Office SharePoint Server 2007.

Integrating Agency and Policy Systems Data

Windows SharePoint Services and Office SharePoint Server 2007 make it easy to integrate existing line-of-business systems with your communication and collaboration environment. Included, no-extra-cost connectors let you access data in SAP and Siebel systems. With the new Business Data Catalog feature, IT can create a pool of connections to agency and policy business systems, which business users can reuse easily to create personalized, interactive views into back-end data from browsers—all without writing any code.

The key to this system integration is the set of services and frameworks that Windows SharePoint Services exposes. These services are the foundation for building flexible and scalable Web applications and Internet sites that are specific to the needs of organizations, insurance line-of-business processes, and corporate or industry roles. SharePoint-hosted applications can communicate with agency and policy applications to bridge structured process-related documents with discoverable and manageable information shared in unstructured interactions

and communications. This combination helps you capitalize on existing investments to get more efficiency from your existing transaction processes.

Providing Insurance Processes Everywhere with Office Servers

Office SharePoint Server 2007 includes two radical new capabilities that make it easy to securely host insurance applications that use the full power of the Microsoft Office system while still maintaining control over how people work with the applications.

The first of these capabilities is the new Microsoft® Office Excel® Services component, which provides access to real-time, interactive Microsoft® Office Excel® 2007 spreadsheets from a Web browser. You can use these spreadsheets to maintain and efficiently share one central, up-to-date version, while helping to protect any proprietary information, such as financial, actuarial or underwriting models, embedded in documents. In addition, not just users, but also programs can create, modify, and update spreadsheets. With this ability, existing monitoring and data-gathering applications can collect data and put it into spreadsheets that people can later view, update, and analyze.

Microsoft® Office InfoPath® Forms Services has the second capability, which makes it possible to design Web-capable insurance forms in Microsoft® Office InfoPath 2007 and distribute them on corporate intranets, extranets, or the Internet. Agents and insureds can fill out forms in a browser, with no download or client components needed. Insurance forms designers (Carrier-specific or Industry-shared such as ACORD or NAILBA, etc.) can design their forms once and deploy them for use both within the rich Office InfoPath 2007 client program and through a Web browser. Office

InfoPath 2007 Forms Services automatically converts the form into an ASP.NET Web form, with no additional work from the designer. Whether run from the Office InfoPath 2007 client or a Web browser, Office InfoPath 2007 forms can use rich validation, calculation, conditional formatting, and rules to intelligently collect and verify data before submitting it to a central repository. Insurance forms can be stored in Windows SharePoint Services libraries.

Native support for Web services and customer-defined/industry-specific XML schemas in Microsoft Office InfoPath Forms Services make it easy to integrate insurance form data with many back-end systems through Web services. This means comprehensive forms management and filling in both Office InfoPath 2007 client and browser-based processes, a true improvement for dealing with internal and agency/insured forms processes.

Customizing with Microsoft Office SharePoint Designer 2007

Microsoft® Office SharePoint® Designer 2007 provides a flexible, What You See Is What You Get (WYSIWYG) environment for customizing Windows SharePoint sites and libraries, building reporting tools, and creating insurance workflow-enabled applications using the Windows Workflow Foundation. When you use Office SharePoint Designer 2007 to create and manage Windows SharePoint sites, you can create and attach Windows Workflow Foundation workflows to document libraries and lists. These workflows can monitor transitions and conditions within the library or list, then take invoke specific insurance transaction behaviors, for example, routing a policy application for approval on exception processing or automating an e-mail message on renewals or claims events.

Enable Insurance Work Anywhere

Insurance workers increasingly expect to be able to work from anywhere using the full range of tools and data they need to get their jobs done. Remote and mobile access is important, but so are security, management, and costs. Balancing these competing imperatives can be difficult. Microsoft has focused a great deal of effort in building platform components that let you choose the right balance between security and capability to give you the flexibility you need.

Unifying Communications

E-mail is important, but it is not the only data type you need; faxes, voice mail messages, and output from business processes (like underwriting approvals, status updates from policy applications, and so on) are just as important. 2007 Microsoft Office system, Exchange Server 2007, and Live Communications Server 2005 work together to give you seamless access to all your insurance communications from within the Office productivity applications, Windows SharePoint team sites, and document workspaces. They even give you access on mobile devices.

Delivering Mobile Access to People and Insurance Data

Microsoft's collaboration platform provides a consistent, integrated environment that lets you access the customer and policy you need from a variety of devices and locations. This environment helps you turn downtime into uptime by enabling you to work where and when it is convenient with access to the same powerful collaboration tools you use in the office:

- **Office Outlook 2007 and Microsoft® Office Outlook® Web Access 2007 share much of the same user interface and capabilities, making it easy to switch between them as you move around. Microsoft® Pocket Outlook for Windows Mobile® extends the Office Outlook 2007 experience to PDAs and smart phones.**
- **Microsoft Office Communicator 2007 and Microsoft® Office Communicator Web Access provide similar instant messaging and real-time communications functionality. With Microsoft® Office Communicator Mobile, mobile insurance workers can take presence and IM capability with them on Microsoft® Windows Mobile® 5.0 devices.**
- **Windows SharePoint Services uses the rich client experience and offline synchronization of Office Outlook 2007, Microsoft® Office OneNote® 2007 and Groove 2007 to help individuals and teams stay productive when they need to access and update content while disconnected from the network.**

Many of these capabilities are available on a broad range of devices, including personal computers running Windows, compatible Web browsers, mobile devices running Windows Mobile and Palm operating system, and cell phones from a variety of manufacturers.

Mobilizing Agency and Claims Applications

Insurance sales and service applications contain critical data and are normally accessible only from desktop or laptop computers on the corporate network. These important insurance processes would deliver better business value and customer satisfaction if they could

Microsoft's vision for collaboration is that every insurance worker should have direct access to contextual unified communications and collaboration capabilities.



be mobility-enabled, and that is exactly what the Microsoft collaboration platform enables. Agency and claims applications can easily be integrated with Windows SharePoint sites through the included connectors or by using Office SharePoint Server 2007, Office InfoPath 2007, Microsoft® Office Excel® 2007, and Microsoft® Office Word 2007 to import and process XML data, such as ACORD, from applications.

The Microsoft® .NET Framework makes it possible to write applications that run as rich clients on Windows, through browsers using ASP.NET, and on mobile devices using the Compact .NET Framework. This combination enables true write-once, run-anywhere capability while still preserving the advantages of the Windows family of operating systems: rich functionality, enterprise-grade management and policy controls, and a robust, well-supported development ecosystem.

Conclusion

Microsoft's Unified Communications and Collaboration platform offers two compelling advantages:

- **It delivers a complete, inclusive set of tools and services for insurance workers to help them get more work done, faster and at less expense.**

- **It is easier and less expensive to deploy and manage, reducing IT overhead costs for providing a complete collaboration environment for insurance transaction processing.**

An Inclusive Platform for Unified Communications and Collaboration

Microsoft's vision for collaboration is that every insurance worker should have direct access to contextual unified communications and collaboration capabilities, so that it is easy to find and share information, communicate with the right people at the right time, and take full advantage of the power of mobile devices, the Internet, and the 2007 Microsoft Office system.

Infrastructure services provided across 2007 Office system applications, including identity management, online presence, and information rights management, enable this vision.

Microsoft's unified communications and collaboration tools build on these basic services to give you pervasive access to both real-time (instant messaging, Web conferencing, presence data) and asynchronous (e-mail, voice mail, fax) communications from within

the familiar Office System productivity applications, Windows SharePoint team sites and workspaces, and your own agency and policy management applications.

Easier for Insurance IT Professionals

Insurance organizations of all sizes can get help in gaining measurable business benefits from adopting Microsoft's collaboration platform because it is designed to reuse skills and technical knowledge and let you take maximum advantage of the investment you already have in Windows and Microsoft® Active Directory® directory service. The Microsoft collaboration platform is easier for insurance IT professionals because it offers:

- **Better manageability:** Active Directory delivers single sign-on, policy management, software distribution, and desktop control. Microsoft® Operations Manager provides world-class system, server, and service monitoring and management. Office system products are centrally manageable using Active Directory Group Policy, and the server products (including Exchange Server 2007, Live Communications Server 2005, and both Windows SharePoint Services and Office SharePoint Server 2007) can be managed with the familiar tools your administrators already know how to use.
 - **Faster time to value:** Because it is included with Windows Server 2003, Windows SharePoint Services lets you quickly deploy collaborative team workspaces at no additional cost, and you can take full advantage of these services from within Office system applications. Additionally, with Groove 2007 included in the new Microsoft Office Enterprise 2007 suite, organizations can easily provide dynamic team collaboration capabilities to the most collaborative and productive information workers. 2007 Microsoft
- Office system and its applications deliver an extensive set of built-in functionality that can help make it easier and faster to quickly deploy solutions that make your workers more productive and help speed up your business execution cycle.
- **Reduced development costs:** The .NET Framework and the Microsoft® Visual Studio® development system allow developers to reuse both code and skills to develop applications that run on Windows, Windows Mobile, and ASP.NET, interchanging data with both Windows and non-Windows based systems using Web services, XML, and other industry-standard data interchange mechanisms. Because of the .NET Framework broad adoption, developer costs tend to be lower than in pure J2EE environments.
 - **A platform for future extensibility:** Microsoft is investing heavily in continuing to develop Office System as a development environment. Visual Studio Tools for Office (VSTO) and the Office InfoPath Forms Services simplify the process of building solutions that combine Office, the .NET Framework, and line-of-business applications. Microsoft is continuing to develop and extend these solution components.
 - **Vibrant and extensive partner and developer ecosystem:** The success of Windows, the Office System, and the .NET Framework has led to a huge and active third-party community, providing training, support, custom solutions, and additional functionality for Microsoft's collaboration and communication solutions. This ecosystem gives you a broad range of choices for technology and services that you can use to customize your collaboration and communications environment to meet your business needs.

This is a preliminary document and may be changed substantially prior to final commercial release of the software described herein.

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