

"Possible options include steps that would increase the exposure of software and systems vendors and system operators to liability for system breaches," wrote the authors of the report.

Flaws patched

The report will probably be passed to the US Congress for debate.

Any resulting laws could take a long time to draft and enact, but if they do emerge then Microsoft, which has a monopoly hold on the software used on desktop computers, could be among the biggest losers.

Although Microsoft has touted the latest version of Windows, called XP, as "its most secure operating system ever", in recent weeks it has been forced to issue a series of patches for the software to make it harder for malicious hackers to compromise it.

One vulnerability was so severe that the FBI even put out a warning about it.

But Windows XP is not the only Microsoft product with security failings.

Anti-hacking cover

Many of the viruses that have plagued consumers and businesses over the last two years have spread fast and far because of weaknesses in Microsoft's popular e-mail program Outlook.

Vulnerabilities in web server software have helped net worms like Code Red run rampant on some parts of the internet.

Even the animated paperclip that acts as a helper in some Microsoft software can be compromised and turned against the computer it is being used on.

Already some insurance companies that offer anti-hacking cover are charging higher premiums to clients who use a lot of Microsoft software because vulnerabilities are so regularly found in it.

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