appointment before then. Each judge appointed by the Governor and confirmed by the Senate shall hold the office for a term of ten years or until he shall have attained the age of [seventy] SEVENTY-FIVE years whichever may first occur. If the ten year term of a judge shall expire before that judge shall have attained the age of [seventy] SEVENTY-FIVE years, that judge shall be reappointed by the Governor, with the Senate's consent, for another ten year term or until he shall have attained the age of [seventy] SEVENTY-FIVE years, whichever may first occur. To the extent inconsistent herewith, the provisions of Sections 3 and 5 of this Article shall not apply to judges of the District Court.

SECTION 2. AND BE IT FURTHER ENACTED, That the provisions of this Act apply only to a judge attaining the age of seventy on or after January 1, 1995.

SECTION 3. 2. AND BE IT FURTHER ENACTED, That the General Assembly determines that the amendment to the Constitution of Maryland proposed by this Act affects multiple jurisdictions and that the provisions of Article XIV, Section 1 of the Constitution concerning local approval of constitutional amendments do not apply.

SECTION 4. 3. AND BE IT FURTHER ENACTED, That the aforegoing section proposed as an amendment to the Constitution of Maryland shall be submitted to the legal and qualified voters of this State at the next general election to be held in November, 1994 for their adoption or rejection in pursuance of directions contained in Article XIV of the Constitution of this State. At that general election, the vote on this proposed amendment to the Constitution shall be by ballot, and upon each ballot there shall be printed the words "For the Constitutional Amendments" and "Against the Constitutional Amendments," as now provided by law. Immediately after the election, all returns shall be made to the Governor of the vote for and against the proposed amendment, as directed by Article XIV of the Constitution, and further proceedings had in accordance with Article XIV.

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CHAPTER 105

(House Bill 483)

AN ACT concerning

## Insurance - Fraudulent Insurance Acts - Clarification and Modification

FOR the purpose of clarifying the definition of what constitutes a fraudulent insurance act under the Insurance Code; deleting from the existing insurance fraud statute certain unnecessary and duplicative language; altering certain penalties for the commission of certain fraudulent insurance acts under the Insurance Code; providing for the confidentiality of information reported to appropriate law enforcement agencies; providing for certain one-party consent monitoring of communications; correcting certain improper statutory references; altering the effective date of certain provisions of law relating to the Insurance Fraud Unit; requiring a certain study; increasing the membership of the Insurance Fraud