

Firearms and Ammunition: A Capacity Gap That Hasn't Closed

Over the past several years, a meaningful share of the standard market has quietly exited firearms and ammunition-related risk, manufacturers, gunsmiths, retailers, and ranges alike, regardless of the quality of the account. For brokers, that leaves a familiar problem: legitimate operations with clean records and no appetite to place them.

LIO Specialty has stayed in this space. Not broadly, and not without discipline, but consistently, for accounts that fit.



What We Actually Write

Our appetite here is specific, and deliberately so. We currently write:

- Ammunition manufacturers
- Firearms component & parts manufacturers, both operating and non-op parts
- General firearms manufacturing risk that doesn't fit a narrower classification
- Gunsmiths, • Gun shops • Gun ranges

This spans both product risk, design, materials, quality control, and distribution, and the operations of gunsmiths, retailers, and range facilities themselves.

Manufacturers (ammunition, components / parts)

- Product testing / QC documentation
- Prior product liability loss history
- Clear description of distribution channels, who the product is sold to and how
- Any recall history, and how it was handled

Gunsmiths & gun shops

- Description of services offered (sales only vs. repair / modification work)
- Storage and security protocols for inventory
- Staff training / certification on file
- Prior liability loss history

Gun ranges

- Range type (indoor / outdoor) and safety protocols
- Staff certification and supervision procedures
- Ventilation and lead-exposure mitigation (indoor ranges)
- Prior liability loss history