

Ryan Aduddell, LUTCF

PRINCIPAL AGENT & FOUNDER

Heritage Texas Insurance Group — Independent insurance for Texas families and businesses.

Ryan Aduddell is a lifelong Texan and independent insurance agent with 17+ years of industry experience. He founded Heritage Texas Insurance Group to help fellow Texans navigate insurance decisions with transparency, clear communication, and personal service that's becoming rare in today's world.

Ryan's background is unique. He's worked on the carrier side, inside a carrier-owned agency, and now as an independent agency owner. That comprehensive view gives him an insider's understanding of how insurance companies think, how claims really get handled, and how to be your strongest advocate when it matters most.

Ryan's Journey

2003

Business Degree — Abilene Christian University

Graduated from ACU with a business degree, building the foundation for running a people-first agency and understanding risk from the business owner's point of view.

2003 – 2009

Business Consultant & Contract Negotiator — Cintas

Spent six years at Cintas advising business owners and negotiating contracts, sharpening the consultative approach he brings to every client conversation today.

2009

Licensed in Insurance

Earned his insurance license and began a career dedicated to protecting Texas families across the Lone Star State.

2013

LUTCF Designation

Earned the Life Underwriter Training Council Fellow credential, demonstrating advanced commitment to ethical, educated client service.

Industry
Experience

National Carrier & Carrier-Owned Agency

Worked on the carrier side and inside a carrier-owned agency, gaining an insider's view of underwriting, claims, and advocacy.

2026

Founded Heritage Texas Insurance Group

Stepped into independent ownership so clients get unbiased, market-shopped coverage built around their needs—not a quota.

Credentials & Community Leadership

- LUTCF Designation
- Business Degree — Abilene Christian University
- 17+ Years Insurance Industry Experience
- Tomball Chamber of Commerce Board of Directors — 5 Years, including Chairman
- Current President of BNI Chapter
- Insurance Educator — teaches continuing education to Realtors and loan officers
- Youth leader, youth sports coach, and volunteer with Houston Food Bank, Montgomery County Food Bank, and Habitat for Humanity

Client-First Philosophy

Ryan believes informed clients make better decisions. He takes time to educate, so you truly understand your coverage—because when life throws you a curveball, there should be no surprises about what your insurance will and won't do. Whether you're a first-time homebuyer, growing family, business owner, or investor, Ryan crafts personalized solutions that make sense for your unique situation.

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Licensed Texas General Lines Agent · Property & Casualty, Life & Health