

Labradors Are Most Popular Insured Dog, VPI Finds

The friendly Retrievers also lead as most commonly registered breed with AKC.

Posted: October 1, 2008, 5 a.m. EDT

The Labrador Retriever is America's most popular insured dog breed, according to Veterinary Pet Insurance, which recently analyzed its insured database to find the top 10 insured dog breeds of 2007.

The data revealed that 38,591 Labs were insured in 2007, followed by Golden Retrievers (19,313 insured) and Yorkshire terriers (14,074).

Incidentally, Labs have also been the most commonly registered breed with the American Kennel Club for the past 17 years. The breed is the only one to occupy the same position (No. 1) on the VPI and AKC lists. Although the AKC's registration numbers indicate a large number of registered Beagles (No. 5), Dachshunds (No. 7), Poodles (No. 8), and Miniature Schnauzers (No. 10), none of these breeds were among VPI's most commonly insured.

VPI also calculated the average amount its policyholders spent on non-routine veterinary care for each of the top insured breeds in 2007. The medical care costs — the average annual submitted claim amount — appear related to the size of the breed, with larger breeds costing more than smaller ones.

German Shepherd Dogs topped the list at \$296, followed by Boxers at \$295, and Labs at \$287.

The disparity of expense is most likely because of the fact that larger breeds can require larger doses of medication, according to VPI.

Dog Breed	Number Insured	Average Non-Routine Medical Costs Per Year
1. Labrador Retriever	38,591	\$287
Golden Retriever	19,313	\$279
Yorkshire Terrier	14,074	\$245
Shih Tzu	13,149	\$207
Boxer	10,281	\$295
German Shepherd Dog	8,829	\$296
Chihuahua	8,581	\$215
Maltese	8,064	\$241
Pug	7,404	\$249
Cocker Spaniel	7,187	\$252