



The amount your cat will cost you at the vet depends on the type of cat you own. Different species have different predispositions, while individual cats will have differing health pedigrees therein. Regardless, some breeds are more expensive than others to insure.

Some costs are unavoidable, however. Among cats, the adoption procedures differ, based on where you acquired your cat. Kennels, breeders, rescue organizations, different states — There is some amount of differentiation in initial ownership costs. The exception, however, is which fees/actions you will be responsible for. These fees include:

- \$75 for an initial wellness exam
- \$200 for spaying/neutering
- \$50 for a distemper vaccination
- \$20 for a rabies vaccination
- \$40 for a feline leukemia test
- \$50 for a tracking microchip
- \$125 for flea treatment (if needed)
- \$30 for deworming (if needed)
- \$10 for a collar and tag

All told, that's at least \$600 in fees before even getting to take your new cat home. From there, depending on the breed in question, things can get a whole lot more expensive. If you've adopted any of the following cat breeds, it may be worth considering a pet insurance plan.

Which cat breeds are most expensive?

- Abyssinian
- Tonkinese
- Persian
- Norwegian Forest
- Korat

Abyssinian

Abyssinian cats, by way of their genetic pedigree, have the potential for several health deficiencies. Dislocated kneecaps, retinal atrophy, kidney failure and early onset periodontal disease are just a few congenital disorders. Together, they color that which Abyssinian cats are at risk of contracting.

Due to the breed's high likelihood of predisposed conditions, health insurance for an Abyssinian is commensurately rated. As such, an average monthly premium of \$20.50 would not be out of the question.

Tonkinese

Tonkinese cats, originating from the eponymous Asian gulf, share the conditions familiar to its parent breeds, the Burmese and Siamese. This means asthma, gastrointestinal conditions and heart problems. The breed is also at risk for several ocular conditions, such as crossed eyes, retinal atrophy and involuntary rapid eye movement.

Based on the diseases which these cats are prone to developing, the purchase of a pet insurance plan could be worth considering for your Tonkinese. If that course of action appears to be the best, be prepared for its associated monthly premiums, which should hover around \$20.

Persian

Persian cats, whose genetic history goes all the way back to Mesopotamia, are not immune to the genetic illnesses that come with such longevity. Due to their facial structure, they are at risk for several conditions in the area. As a result of their constricted nostrils, for instance, breathing difficulties are an oft-reported condition with this breed. Furthermore, their eyes are not immune, with a predisposition towards related conditions such as cherry eye and excessive tearing. As with other cats, Persians also have a likelihood of contracting ringworm.

As with any animal at high risk of genetic illnesses, health insurance for Persians can be comparatively expensive. Although the average premium will be in the neighborhood of \$19.50 per month, the peace of mind will be well worth it.



Norwegian Forest

Although apparently just as hearty as their regional human brethren, the Norwegian Forest cat breed is prone to ill health and genetic diseases like retinal dysplasia, kidney disease and cardiomyopathy. Though there is no DNA marker for the kidney disease, knowing the possibility is critical if and when you have to head it off.

Keeping all that in mind, it's important to emphasize that while not all Norwegian Forest cats show these deformities, it's not uncommon. When unaffected, this breed demonstrates a remarkably long lifespan of 16 years. Should pet insurance for your Norwegian Forest cat, become a realistic option, then an average monthly premium of \$19.50 would be realistic, especially in the event of kidney disease, and depending on extenuating circumstances.

Korat

Generally healthy, the Korat breed of Thailand should be an ownership breeze if not for one hitch—a relatively high likelihood of contracting neuromuscular degenerative disease. This is based on the potential lack of an enzyme that keeps the nervous system in check.

If not for this condition, the Korat breed would not be on this list. While you should perform your due diligence prior to adopting, sometimes these things can be unavoidable. In that regard, it is best to be prepared via health insurance for your Korat. In the way of premiums, expect a monthly payment of approximately \$19.50.

Which cat breeds are inexpensive?

Of course, those cats represent the most expensive on offer. With or without health insurance, they will undoubtedly set you back. This doesn't make them any less lovable, though. That said, if you're in the market for a breed that is less intense on your finances, then the following breeds might be worth considering.

- Manx Cats
- Maine Coons
- Turkish Van
- Havana Brown
- Snowshoe

These are some of the cheapest breeds on offer, from an insurance perspective. While they are prone to the same diseases as other breeds, such as dysplasia, bladder stones or cataracts, their incidence rates are lower. As a point of comparison, Manx cats should set you back by approximately \$16 per month, while Maine Coons are slightly more expensive at \$18 monthly.

It doesn't require a breed predisposed to illness, however, to have an owner examine their pet insurance options. Should you begin inquiring and researching as to your options, our top 10 pet insurance provider would be a great place to start.