WHAT IS CLAIMED IS:

1. The use of a humanized antibody or antigen-binding fragment thereof that specifically binds to CD37 in the manufacture of a medicament for the treatment of multiple sclerosis, diabetes mellitus, or rheumatoid arthritis, wherein said humanized antibody or fragment thereof retains the ability of at least its chimeric or murine parent antibody to induce apoptosis *in vitro* in the absence of an agent that crosslinks said antibody or fragment thereof, wherein (C) is DM1 or DM4.