Since an argument can be made that most motorists drive in a reasonable and prudent manner, why not leave it up to the individual driver to determine what speed is appropriate?

The primary reason for regulating individual choices is the significant risks drivers can impose on others because of inappropriate speed choices. Another reason derives from the inability of some drivers to correctly judge the capabilities of their vehicles (e.g. stopping, handling) and to anticipate roadway geometry and roadside conditions sufficiently to determine appropriate driving speeds. Related to this reason is the tendency of some drivers to underestimate or misjudge the effects of speed on crash probability and severity. It is noted that one state (Montana) had set no speed limit on some of its miles of roadway and has since repealed it with a speed limit.