Are reflex actions (such as flinching from a hot stove) rational? Are they intelligent?

Reflex actions are actions that are taken without any thought and are almost immediate response to certain sensations.

Some actions are time-sensitive. For example, placing your hand on a hot stove can hurt you if you don't recall your hand quickly, it'd be a shame if it required careful deliberation because the longer you take the worse the damage. So our reflex in such scenario is the right thing to do.

However, it's possible some reflexes are not necessarily rational, for example, when you're driving at high speeds and see an animal in front, you may reflex to swiftly turn the wheel, which might cause even more harm to life than if you were to run over the animal.